

Cover Sheet – Non-Social Service Activity

RECEIVED SEP 18 2012

AGENCY NAME: Valley Community Development Corporation
AGENCY ADDRESS: 30 Market Street, Northampton, MA 01060
AGENCY PHONE NO: (413) 586-5855 CONTACT PERSON: Michele Morris
CONTACT PERSON EMAIL: mm@valleycdc.com
2013 CDBG REQUEST: \$56,122

1. Project Name: First Time Homebuyer
2. Project Description (1-2 sentences) Valley CDC will provide 4 grants of \$4,500 to LMI first time homebuyers in Amherst. At least 40 prospective Amherst first time home buying households will receive extensive pre-purchase homebuyer counseling with the goal of achieving financially sustainable homeownership.
3. Project Location: This program will be marketed extensively in the 3 target areas. Marketing efforts will be directed to LMI renters in the target areas.
4. Budget Request: \$56,122
5. Type of Activity (check one):
 - ☐ Rehabilitation
 - ☐ Acquisition
 - ☐ Demolition/clearance
 - ☐ Infrastructure
 - ☐ Public Facility
 - ☐ Architectural Barrier Removal
 - ☒ Other – please explain – First Time Home Buyer Assistance
6. Demonstrate Consistency with Community Development Strategy: The proposed program will create affordable and fair housing options for current target area LMI Amherst renters to gain access to homeownership.
7. Demonstrate Consistency with Sustainable Development Principles: Through individualized pre-purchase counseling, LMI Amherst homebuyers, will have greater access to MassSave, including insulation, air sealing, weatherization and the 0% Heat Loan. Affordable mortgage payments are less likely to lead to mortgage defaults, foreclosures and vacant properties.
8. Demonstrate Consistency with Target Area requirements: LMI target area renters will have greater access to sustainable housing costs and asset building, by leveraging subsidized mortgages and by learning to build and maintain strong credit.

9. National Objective: Will serve at least 51% LMI. Program has historically served more than 75% LMI.

Benefit to low- and moderate-income persons

Estimate the number of low- and moderate-income persons to benefit from the Project:

At least 30 LMI households will receive pre-purchase counseling to achieve financially sustainable homeownership.

Total number of individuals served: At least 40 households

Total Low/Mod individuals served: At least 30 households

Project Name: First Time Homebuyer Program
Project Location: Amherst CDBG Target Area
Census Block Group: 820300, 820400, 820500, 820600 & 820700

- A. Project Description:** Provision of intensive first time homebuyer (flhb) counseling for LMI target area Amherst renters, who have lender identified and/or self-identified barriers to attaining sustainable mortgage financing. Provision of (4) \$4,500 down payment and closing cost assistance grants, to mitigate the obstacle of savings requirements for down payment and closing costs. At least 75% of the 40 prospective homebuyers will be LMI residents.
- B. Need:** The high cost of purchasing a home in Amherst has long prevented many prospective flhbs from owning a home in Amherst. The homeownership rate in Amherst in 2000 was 45% (U.S. Census, 2000). By 2010 the Amherst homeownership rate had slipped to 39.5% (U.S. Census, 2010). The prevalence of student renters in the Amherst rental market continues to keep market rents high in Amherst. Amherst renters therefore are often paying an extraordinarily high percentage of their net monthly income to rent, resulting in little opportunity for down payment savings. The median household income in Amherst in 2010 was \$37,819 (U.S. Census, 2010), as compared to the 2010 Massachusetts statewide median household income of \$64,509 (U.S. Census, 2010). The disparity in median household income of Amherst residents vis-à-vis residents statewide, stands in stark contrast to the nearly identical median value of home prices. The 2010 median value of an Amherst owner occupied unit was \$347,500 (U.S. Census, 2010), which is notably close to the 2010 median value of a Massachusetts owner occupied unit of \$352,300 (U.S. Census, 2010). This means that prospective Amherst first time homebuyers with approximately 59% of the statewide median household income are striving to buy homes in nearly the same price range as statewide median home prices. Amherst LMI renters therefore need as much pre-purchase education and access to subsidized mortgages as possible to leverage a window of opportunity for homeownership and asset building. Historically low mortgage interest rates, combined with a decline in home sales prices is presenting a unique window of opportunity for some LMI Amherst renters, who have long been locked out homeownership, to buy a modest home in Amherst. **(See attached MLS listings, last 12 months of sales data, SoftSecond subsidized loan calculation and sample local lender mortgage rate sheet)** Amherst LMI prospective buyers need individual counseling to attain homeownership in this tight credit market. FannieMae, FreddieMac, other investors, and lending institutions have sharply tightened mortgage underwriting guidelines in response to our historically high nationwide current rates of mortgage default. In addition to closing costs and down payment requirements for at least 1.5% of the purchase price to be the borrower's own funds, underwriters are now requiring that borrowers show that they will have at least 2 months of principal, interest, taxes and insurance in available reserves, following closing. This means that savings which borrowers have historically been able to use for closing costs, now need to be saved for post closing reserves. This has increased the need for down payment and closing cost grants, as well as pre-

purchase counseling to reduce competing household debts. Credit score requirements continue to tighten. Prospective homebuyers, now more than ever, need intensive individual counseling to attain access to decent mortgages. The counseling will include, but not be limited to: budgeting for home maintenance & reserves, increased housing costs incurred through homeownership as compared to renting, down payment savings, debt reduction, **credit score building, repair and maintenance**, access to state subsidized mortgages, access to down payment and closing cost grants and tenancy preservation. First time homebuyers who achieve homeownership and then allow their credit scores to slip, will be subject to 20% interest rates on any household automobile loans and will have access to only usurious loans and high interest rate credit cards. Such high cost lending for other household needs jeopardizes timely and consistent mortgage payments. Long term credit maintenance is critical to sustainable homeownership.

C. Community Involvement: Valley CDC has run an active first time homebuyer program since 1994 in the communities of: Northampton, Amherst, Easthampton and Hadley. Using bank funding, Valley CDC runs monthly first time homebuyer classes. On average 3-4 of our monthly fthb classes are held in Amherst each year. There is a ready pool of Amherst renters who have taken these classes, but need access to down payment and closing cost grants to squeeze into the Amherst home buying market. More than 300 Amherst renters have attended Valley CDC's fthb classes during the last three years. We last ran a down payment and closing cost assistance fthb program, using Amherst CDBG funds in 2006 and we counseled 40 households and successfully administered \$29,700 in down payment and closing cost grants to LMI Amherst fthbs during that contract period. Six (6) grants of \$4,950 were used to enable LMI homebuyers to leverage state subsidized mortgages to purchase homes in Amherst. During the past 3 years, without marketing our first time homebuyer counseling services in Amherst, we have provided individual fthb counseling to more than 80 Amherst renters. In addition to our ready pool of Amherst LMI prospective fthbs, we have several banking partners, including Florence Savings Bank, Country Bank for Savings, PeoplesBank, Easthampton Savings Bank, Berkshire Bank and Citizens Bank. All of these lenders are committed to providing affordable homeownership opportunities to Amherst LMI homebuyers. We also work with several Amherst based real estate agents, who are eager to work with Amherst fthbs. The realtors frequently call or email our office, seeking down payment and closing cost grants for their prospective buyers.

D. Project Feasibility: In June, 2011 we completed a successful CDBG contract with the City of Easthampton for a similar program. We successfully administered \$76,000 in CDBG funds for LMI fthbs in Easthampton. Of the \$76,000 in funds, \$60,000 was used for (4) \$15,000 deferred payment loan mortgage subsidies. A lien was recorded for each of the deferred payment loans, which will be forgiven at a rate of 1/15th per year for a 15 year period. The remaining \$16,000 in CDBG funds was used for (4) \$4,000 down payment and closing cost assistance grants for LMI fthbs. Valley CDC is currently running a CDBG funded fthb counseling program for the City of Northampton. We have run such a program for the City of Northampton since 1994. We have met or

exceeded our projected counseling numbers and we have the commensurate CDBG compliance and reporting experience. We have a successful track record of soliciting bank contributions to support our monthly fthb classes. Despite the weakened economy, we have raised enough funds to continue to hold monthly fthb classes in our 4 core communities of Northampton, Amherst, Easthampton and Hadley and our classes are well attended. Our September, 2012 class had to be closed, due to space constraints, after we had 42 prospective fthbs register. Our October class is already booked to capacity as of this writing (9/13/12). Completion of these classes, which follow the statewide approved CHAPA curriculum, allow income-eligible fthbs to gain access to state subsidized mortgages, down payment grants and to apply for any subsidized homeownership developments. The state legislature continues to support the Massachusetts state subsidized SoftSecond Loan Program since 1989, as a mechanism for enabling LMI renters to attain homeownership. The SoftSecond Loan Program has no mortgage insurance and allows borrowers to put down as little as 3%, of which only 1.5% of the purchase price needs to be the borrowers' own funds. The remaining 1.5% required for down payment and closing costs may come from a gift or grant. Many LMI renters don't have any possibilities of family gifts, as their parents are also often LMI. In January, 2012 MassHousing also rolled out a no mortgage insurance product for borrowers with credit scores of at least 720 and at least 2 months of reserves in savings. SoftSecond loan applicants can still be approved with credit scores as low as 660 for a single family home or condo, so long as they can show 12 months of on-time cancelled rent checks and 3 additional alternative sources of credit, such as evidence of 12 months of on-time utility payments or 12 months of timely auto insurance payments. Valley CDC has run a brisk first time homebuyer program, targeting prospective LMI buyers since 1994 and we have also been providing extensive foreclosure prevention counseling since 2007. Our foreclosure counseling, frequent contact with lending underwriters and loan originators continuously informs our evolving pre-purchase counseling and our class curriculum. We pay close attention to FannieMae and FreddieMac underwriting changes and to changes in the homeowners insurance industry in Massachusetts. We also stay current on any available energy efficiency opportunities for homeowners. Valley CDC has and will continue to have staff with expertise in sustainable homeownership for LMI households. (See **attached timeline and budget**)

- E. Impact:** Valley CDC does not promote homeownership as the most sustainable path to affordable decent housing for our clients. We work with prospective fthbs to help them to explore their options for homeownership. In the event that the clients decide that they can't afford homeownership, we assist them to manage their finances to preserve their tenancy. Most of our fthb clients decide to save for a down payment for 1-4 years and we assist them with an action plan & budget for savings, building and maintaining strong credit to lower other borrowing costs, such as auto loans and we provide advice and advocacy, when needed on debt reduction. Our office works with attorneys from the National Consumer Law Center to provide the best possible student loan debt management advice. We offer advocacy in dealing with illegal debt collection practices,

repossessions, access to utilities and we provide information and referrals as needed for bankruptcies. We assist our clients to identify and avoid predatory lending in its' many forms (tax refund anticipation loans, payday loans, etc.). In addition to the four households that benefit from the direct financial assistance of the (4) \$4,500 grants, at least another 36 prospective Amherst fthb households will benefit from the individualized pre-purchase counseling. This counseling includes short term, medium term and long term financial planning for homeownership and/or tenancy preservation and other forms of asset building. The broader community development benefit is that when less money is leaving the Town of Amherst monthly for high cost loans to national lenders (credit cards, high rate auto loans, etc.) the more funds that Amherst renters will have both for savings and to spend locally.

- F. Evaluation:** We periodically survey our clients to see how we have been doing and how we can best continue to meet their needs. Our class attendees fill out surveys every month. We seek program design input from our fthb clients. Our Homeownership Director attends relevant trainings, when they are available and stays current on loan products, changes to underwriting guidelines and other changes to consumer lending. We measure success by clients communicating that they are moving towards or achieving their goal(s) for homeownership or secure tenancy. We set long and short term goals with our pre-purchase clients. Email allows us to stay in more frequent contact with pre-purchase clients, as they have additional questions as they progress towards their savings, credit repair and debt reduction goals. We strongly encourage our clients to use Excel based tracking budgets or paper budgets and we provide both budget types to accommodate diverse client needs. These budgets allow our clients to evaluate their mortgage readiness, as they practice for homeownership. In addition to the counseled LMI target area Amherst fthbs other household members in these households also benefit from the improvements to the overall household financial and housing stability. While homeownership generally provides greater housing security, those LMI renters who are not able to attain homeownership within the 18-month contract period, may still buy a home within the next few years. Some of these households will also improve their housing stability by moving from periodic late rent payments to consistent timely rent payments. We refer our clients to a variety of other Amherst resources including, but not limited to: *The Amherst Survival Center, the veteran's agent, Amherst Community Services, Amherst Family Center, Salvation Army, Mass Justice Project & Community Legal Ai*. Our office also receives frequent referrals from these community resources.
- G. Agency Information:** Valley CDC has been working to empower LMI and minority residents in the communities of Northampton, Amherst, Easthampton and Hadley since 1988. We offer small business development counseling for existing and start-up businesses, affordable housing development and pre- and post-purchase homeownership counseling. In the last 6 years, we have seen a dramatic increase in foreclosure prevention clients. We have counseled more than 530 post-purchase clients during the last 6 years and that experience continues to profoundly influence our pre-purchase counseling. As a CDC and a HUD-designated Community Housing Development Organization (CHDO), at least 1/3

of our governing board must be LMI community members. Our CHDO status is annually recertified for compliance with HUD's 1/3 LMI composition of Board of Directors requirement. DHCD oversees this recertification in Massachusetts.

Amherst First Time Homebuyer Assistance

Timeline:

July 1, 2013-October 2013	Marketing in target area
July 2013-December 2013	Continued marketing & counseling to 20 prospective fthbs & close on at least 1 grant
January 2014-March 2014	Counseling to at least 10 prospective fthbs & close on at least 2 more grants
April 2014-June 30, 2014	Counseling to at least 10 more prospective fthbs & close on final grant

**Valley Community Development Corporation
First Time Homebuyer Program
July 1, 2013 - June 30, 2014**

Revenue

Amherst CDBG Grant	\$ 56,122
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Expenses

Personnel:

Executive Director (.05 FTE)	\$ 3,421
Homeownership Director (.4 FTE)	\$ 19,200
Fringe (25%)	<u>\$ 5,655</u>

Subtotal Personnel	\$ 28,276
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Other Expenses:

Training/Staff Development	\$ 125
Travel	\$ 200
Advertising	\$ 250
Office Supplies	\$ 100
Printing	\$ 50
Postage	\$ 100
Indirect/overhead	\$ 9,021

Total Other Expenses	<u>\$ 9,846</u>
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Total Expenses	\$ 38,122
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Down Payment/Closing Costs \$4500 x 4 grants	\$ 18,000
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Total Program Expenses	\$ 56,122
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ATTACHMENT A

Valley Community Development Corporation
FY 2013 Budget

**FY 2013
Totals**

Revenue:	
CPA-Northampton	-
CDBG N'ton	30,000
CDGB Amherst	25,000
MHP Homesafe	2,000
SBTA	20,000
Membership/Donations	8,000
Corporate Contributions	46,500
Homebuyer Workshop Fees	10,560
Foreclosure Prevention	25,000
Homeownership Marketing Fees	56,400
Down Payment Assistance	1,000
Foundations	10,000
Developer Overhead	-
Developer Fees	-
Asset Management Fees	11,500
Property Cash Flow	12,000
United Way	20,000
Interest	500
Fundraising	15,000
Sale of NSS	100,000
Miscellaneous	-
Total Revenue	<u>393,460.00</u>
Personnel:	
Executive Director (1 FTE)	
CFO (1 FTE)	
Small Business Director (.47 FTE)	
Home Ownership Director (1 FTE)	
Sub-total Personnel	<u>188,746.00</u>
Payroll Tax &	
Fringe Benefits @ 25%	47,187
Total Personnel	<u>235,932.50</u>
Other Expenses:	
Office Rent	23,460
Office Supplies	2,300
Program Supplies	-
Postage	540
Copy/Printing	3,000
Telephone/Communication	4,600
Audit/Accounting	9,000

Legal	15,000
Advertising	-
Meeting Expense	-
Training/Staff Development	-
Membership/Dues	1,000
Corporate fees/taxes	1,331
Travel/Auto	960
Liability Insurance	4,328
Professional Consultants	21,960
Maintenance & Repairs	300
Equipment Rental & Repairs	3,000
Electricity	2,500
Fuel	1,100
Depreciation	-
Loan Interest	2,000
Minor Equipment	-
Miscellaneous	-
	-
Total Other Expense	96,379.00
Total Expense	332,311.50
Gross Surplus/(Deficit)	61,148.50

Valley Community Development Corporation
First Time Homebuyer Program
July 1, 2013 - June 30, 2014

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Total Expenses	\$ 38,122
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Down Payment/Closing Costs \$4500 x 4 grants	\$ 18,000
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Total Program Expenses	\$ 56,122
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Valley Community Development Corp.
Income Statement
For the Twelve Months Ending June 30, 2012

	Year to Date
Revenues	
United Way	\$ 20,040.54
Dietz-Clerking	480.00
Pomeroy Lane	14,960.00
N'ton-CPA	10,000.00
HAP-Olympia Drive	16,385.35
Commoncorp	2,481.82
N'ton CDBG-EcoDev	10,000.00
SBTA	20,000.00
N'ton CDBG-FTHB	20,500.00
Fed Hm Loan	1,000.00
MHP Homesafe	3,800.00
Beacon-Marketing	37,551.76
Developer Fees	56,286.51
Asset Mgmt Fees	42,011.98
AHA-Olympia Drive	540.00
SBTA-Workshop Fees	714.39
Workshops-FTHB	9,451.04
Dues/Membership	6,246.50
Misc-Private	175.00
Corp Contribution	71,000.00
Fundraising-Pedal Poker Run	23,467.74
Interest Income	72.65
	<hr/>
Total Revenues	367,165.28

Expenses	
Gross Salary	241,863.42
Fringe Benefits	35,840.52
Payrol Taxes	22,862.22
Office Rent-Indirect	22,855.00
Rent	948.00
Office Supplies	3,159.02
Program Supplies-Fundr Poker R	1,775.59
Postage	1,044.99
Food	2,211.54
Photocopy	3,256.12
Telephone	5,805.49
Accounting/Audit	8,302.07
Bank Fees	48.95
Advertising	2,672.00
Meeting Expense	155.00
Staff Training	125.00
Membership	1,343.25
Filing Fees	1,186.36
Mileage	3,020.19
Professional Consult	21,082.50

Valley Community Development Corp.
Income Statement
For the Twelve Months Ending June 30, 2012

	Year to Date
Maintenance Tools & Supplies	9.20
Repairs & Maintenance	706.57
Equipment Rental	3,839.06
Electricity	2,046.20
Fuel Gas	688.63
Loan Interest	2,454.42
Minor Equipment	299.95
Misc Expense	<u>870.00</u>
Total Expenses	<u>390,471.26</u>
Net Income	<u>(\$ 23,305.98)</u>



**Massachusetts
Housing Partnership**
Moving affordable housing forward

SoftSecond Mortgage Calculators

Community	<input type="text" value="Amherst"/>	
Total Household Size	<input type="text" value="4"/>	?
Gross Annual Income	<input type="text" value="51,720"/>	?
Total Down Payment	<input type="text" value="6000"/>	?
Interest Rate	<input type="text" value="5.0"/>	?
Type of Property	<input type="text" value="Condominium"/>	
Monthly Condo Fees	<input type="text" value="250"/>	
Annual Property Taxes	<input type="text" value="2800"/>	?
Annual Homeowner's Insurance	<input type="text" value="300"/>	?
Other Monthly Debt	<input type="text" value="250"/>	?

CALCULATE

OF AMI
60% FOR
A PERSON
HOUSEHOLD
HUD 2012



**Massachusetts
Housing Partnership**
Moving affordable housing forward

SoftSecond Affordability Calculator

Results with SoftSecond

Complete Payment Schedule

vs 30-Year Fixed Mortgage

Next Steps

Conservative Estimate

Price of Home	\$199,980.60	This estimate is based on a conservative evaluation of your financial picture. It assumes that you will pay no more than one third of your gross monthly income toward housing costs.
Miniumum Down payment	\$6,000.00	
Principal & Interest	\$868.28	
Taxes, Insurance & Condo Fees	\$508.33	
Total Monthly Mortgage Payment	\$1,376.61	

Aggressive Estimate

Price of Home	\$199,980.60	This estimate is based on an aggressive evaluation of your financial picture, obtained using information you provided and assuming your credit history is in good standing. Factors such as strong credit history, employment stability, reserves will be evaluated.
Miniumum Down payment	\$6,000.00	
Principal & Interest	\$868.28	
Taxes, Insurance & Condo Fees	\$508.33	
Total Monthly Mortgage Payment	\$1,376.61	

MODIFY

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NOTICE:

The information provided by this calculator is for illustrative purposes only and should not be relied on as a definitive final calculation of loan amounts, mortgage payments or interest rates. The calculated data may vary from your actual loan or mortgage results from a participating lender. The calculated results are not guaranteed to be accurate and are in no way endorsed, offered or guaranteed by MHP.

MLS #	Status Address	Town	Description	DOM	List Price
71413659	ACT 16 Bridge Street	Amherst, MA	7 room, 3 bed, 1f 1h bath Colonial	56	\$179,900
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6818 List Agent: Micki L. Sanderson					
71228940	ACT 124 Summer Street	Amherst, MA	6 room, 3 bed, 1f 0h bath Cape	436	\$200,000
List Office: Jones Group REALTORS® (413) 323-7295 List Agent: The Bay Path Team					
71423246	ACT 37 Greenwich Road	Amherst, MA	6 room, 3 bed, 1f 0h bath Ranch	33	\$219,000
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6822 List Agent: Joyce Fill					
71276828	ACT 147 Bay Rd	Amherst, MA	6 room, 3 bed, 2f 0h bath Ranch	397	\$239,000
List Office: Sawicki Real Estate (413) 549-2600 Ext. 21 List Agent: Steven Palatt					
71436111	NEW 71 Mill Lane	Amherst, MA	6 room, 3 bed, 1f 0h bath Cape	1	\$239,900
List Office: Coldwell Banker Residential Brokerage - Chicopee (413) 536-0573 Ext. 3029 List Agent: Donald Noble					
71433665	ACT 36 Longmeadow Drive	Amherst, MA	5 room, 3 bed, 1f 0h bath Ranch	7	\$245,000
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6886 List Agent: Claudette Boudreau					
71363119	ACT 144 Glendale Road	Amherst, MA : South Amherst	6 room, 4 bed, 2f 0h bath Ranch	134	\$255,000
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6854 List Agent: Annie Kelly					
70941239	ACT 221 Strong Street	Amherst, MA	6 room, 3 bed, 1f 0h bath Ranch	1176	\$259,000
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6830 List Agent: Betsy Egan					
71283443	ACT 233 East Pleasant Street	Amherst, MA	6 room, 4 bed, 1f 0h bath Cape	348	\$264,900
List Office: Keller Williams Realty (413) 585-0022 List Agent: Andrew Mihalak					
71418834	ACT 11 Duxbury Ln	Amherst, MA	6 room, 3 bed, 1f 0h bath Ranch	43	\$265,000
List Office: The Greene Realty Group (877) 222-0621 List Agent: Derek Greene					
71401668	ACT 276 Pelham Rd	Amherst, MA	7 room, 2 bed, 1f 1h bath Farmhouse	85	\$265,000
List Office: Sawicki Real Estate (413) 549-2600 Ext. 29 List Agent: Rick Sawicki					
71433594	ACT 46 Pondview Dr	Amherst, MA : South Amherst	5 room, 3 bed, 1f 1h bath Raised Ranch	7	\$269,000
List Office: RE/MAX Hill & Valley (413) 584-5555 Ext. 7 List Agent: Deborah Lashway					
71422532	ACT 610 South Pleasant Street	Amherst, MA	7 room, 4 bed, 2f 0h bath Garrison	35	\$299,000
List Office: Steve Snow Real Estate (413) 896-6020 List Agent: Stephen Snow					
71283395	ACT 159 Maplewood Circle	Amherst, MA	11 room, 5 bed, 3f 0h bath Cape	372	\$299,000
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6898 List Agent: Robert Cutting					
71422163	ACT 97 Glendale Rd	Amherst, MA	6 room, 4 bed, 2f 1h bath Ranch	39	\$299,900
List Office: Sawicki Real Estate (413) 549-2600 Ext. 41 List Agent: Sarahbess Kenney					
71426936	ACT 127 Leverett Road	Amherst, MA	7 room, 3 bed, 1f 1h bath Raised Ranch	23	\$299,900
List Office: Delap Real Estate LLC (413) 256-4600 Ext. 2003 List Agent: Christine Lau					
71289441	ACT 33 Sheerman Ln	Amherst, MA	7 room, 4 bed, 1f 1h bath Ranch	365	\$309,000
List Office: Sawicki Real Estate (413) 549-2600 Ext. 29 List Agent: Rick Sawicki					
71363443	ACT 1133 N Pleasant St	Amherst, MA	9 room, 4 bed, 1f 0h bath Farmhouse	163	\$315,000
List Office: Sawicki Real Estate (413) 549-2600 List Agent: Greg Stutsman					
71399679	ACT 124 Chestnut Street	Amherst, MA	9 room, 3 bed, 2f 0h bath Cape	90	\$325,000
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6814 List Agent: The Hamel Team					
71383483	ACT 27 Van Meter Dr	Amherst, MA	7 room, 4 bed, 2f 0h bath Cape	125	\$325,500
List Office: Sawicki Real Estate (413) 549-2600 Ext. 29 List Agent: Rick Sawicki					
71341280	ACT 44 South Mt. Holyoke Drive	Amherst, MA	9 room, 4 bed, 3f 0h bath Raised Ranch	210	\$325,900
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6868 List Agent: Roy Johnson					
71350258	ACT 11 Stagecoach Road	Amherst, MA	9 room, 4 bed, 2f 2h bath Raised Ranch	190	\$349,900
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6830 List Agent: Betsy Egan					
71431744	ACT 25 Colonial Ct	Amherst, MA	7 room, 4 bed, 2f 1h bath Colonial	11	\$354,900
List Office: Sawicki Real Estate (413) 549-2600 Ext. 29 List Agent: Rick Sawicki					

71370769 ACT	85 Alpine Drive	Amherst, MA	10 room, 5 bed, 2f 1h bath Colonial	151	\$359,900
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6814 List Agent: The Hamel Team					
70917209 ACT	73 Cherry Lane	Amherst, MA	10 room, 5 bed, 2f 0h bath Cape	1225	\$369,000
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6820 List Agent: Wentworth Miller Team					
71401605 ACT	209 Old Farm Road	Amherst, MA	8 room, 4 bed, 2f 1h bath Colonial	85	\$369,500
List Office: EXIT Bayside Realty (617) 265-6111 List Agent: Tony T. Hoang					
71382656 ACT	148 Columbia Dr	Amherst, MA : South Amherst	8 room, 4 bed, 3f 0h bath Cape	178	\$379,000
List Office: Coldwell Banker Residential Brokerage - Westfield (413) 568-2324 List Agent: Xian Dole					
71343590 ACT	120 Red Gate Lane	Amherst, MA	8 room, 3 bed, 2f 0h bath Ranch	204	\$382,500
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6828 List Agent: Ann B. Sutliff					
71399028 ACT	20 Triangle Street	Amherst, MA	9 room, 5 bed, 1f 1h bath Colonial	91	\$388,500
List Office: Jones Group REALTORS® (413) 585-0400 Ext. 6930 List Agent: Lisa Darragh					
71368724 ACT	751 North East Street	Amherst, MA	11 room, 6 bed, 4f 0h bath Farmhouse	154	\$389,900
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6810 List Agent: Jacki Zuzgo					
71387264 ACT	Lot 1 Flat Hills	Amherst, MA	7 room, 4 bed, 2f 1h bath Colonial	117	\$398,900
List Office: Coldwell Banker Residential Brokerage - Chicopee (413) 536-0573 Ext. 3029 List Agent: Donald Noble					
71422592 ACT	11 Barry Circle	Amherst, MA	7 room, 3 bed, 2f 1h bath Ranch	34	\$399,000
List Office: Trademark Real Estate (413) 665-2155 Ext. 12 List Agent: Kelly Bowman					
71393017 ACT	20 Kingman Road	Amherst, MA	9 room, 5 bed, 3f 1h bath Gambrel /Dutch	104	\$399,900
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6872 List Agent: Patricia Patenaude					
71410881 ACT	27 South Prospect Street	Amherst, MA	9 room, 4 bed, 2f 0h bath Colonial	62	\$399,900
List Office: The Murphys REALTORS®, Inc. (413) 584-5700 Ext. 319 List Agent: Ilene Berezin					
71365630 ACT	16 Foxglove Lane	Amherst, MA	8 room, 3 bed, 2f 1h bath Cape	160	\$405,000
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6848 List Agent: Judi Aquadro					
71427167 ACT	148 Lincoln Avenue	Amherst, MA	8 room, 4 bed, 2f 0h bath Colonial	22	\$419,900
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6810 List Agent: Jacki Zuzgo					
71436020 NEW	6 Whippetree Ln	Amherst, MA	11 room, 5 bed, 3f 1h bath Colonial	101	\$424,500
List Office: Coldwell Banker Upton-Massamont REALTORS® (413) 586-8355 Ext. 19 List Agent: Linda Webster					
71402142 ACT	48 Dana Street	Amherst, MA	8 room, 3 bed, 2f 1h bath Cape	84	\$424,900
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6810 List Agent: Jacki Zuzgo					
71375609 ACT	Lot 1 Summer Street	Amherst, MA	8 room, 4 bed, 2f 1h bath Other (See Remarks)	140	\$425,000
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6820 List Agent: Wentworth Miller Team					
71422606 ACT	170 Wildflower Drive	Amherst, MA	8 room, 4 bed, 2f 1h bath Colonial	34	\$429,900
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6814 List Agent: The Hamel Team					
70943126 ACT	9 Palley Village	Amherst, MA	8 room, 5 bed, 3f 0h bath Cape	1170	\$438,900
List Office: Sawicki Real Estate (413) 549-2600 Ext. 29 List Agent: Rick Sawicki					
71373026 ACT	186 Harkness Road	Amherst, MA	9 room, 4 bed, 2f 1h bath Ranch	146	\$449,900
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6886 List Agent: Claudette Boudreau					
71382313 ACT	783 Bay Road	Amherst, MA	11 room, 4 bed, 2f 1h bath Contemporary	127	\$450,000
List Office: Coldwell Banker Residential Brokerage - Chicopee (413) 536-0573 List Agent: Richard Davitt Jr.					
71356742 ACT	613 South Pleasant Street	Amherst, MA	11 room, 5 bed, 3f 0h bath Colonial	177	\$450,000
List Office: Delap Real Estate LLC (413) 256-4600 Ext. 2003 List Agent: Christine Lau					
71370002 ACT	1277 South East Street	Amherst, MA	9 room, 4 bed, 2f 0h bath Colonial	202	\$459,900
List Office: Delap Real Estate LLC (413) 256-4600 List Agent: Sally Malsch					
71393427 ACT	30 Palley Village	Amherst, MA	6 room, 3 bed, 2f 0h bath Cape	103	\$474,000
List Office: Sawicki Real Estate (413) 549-2600 Ext. 29 List Agent: Rick Sawicki					
71435438 ACT	396 Middle Street	Amherst, MA	8 room, 4 bed, 2f 1h bath Contemporary	4	\$474,900
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6810 List Agent: Jacki Zuzgo					
71374775 ACT	127 High Point Drive	Amherst, MA : North Amherst	10 room, 4 bed, 4f 1h bath Contemporary	142	\$490,000
List Office: Delap Real Estate LLC (413) 256-4600 Ext. 2003 List Agent: Christine Lau					

71386215 ACT	24 Palley Village	Amherst, MA	8 room, 4 bed, 2f 2h bath Colonial	119	\$495,000
List Office: Sawicki Real Estate (413) 549-2600 Ext. 29 List Agent: Rick Sawicki					
71413132 ACT	46 Hop Brook Road	Amherst, MA	9 room, 4 bed, 2f 1h bath Farmhouse	57	\$499,900
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6810 List Agent: Jacki Zuzgo					
71347094 ACT	489 Market Hill Rd	Amherst, MA	9 room, 5 bed, 4f 0h bath Colonial	196	\$539,000
List Office: Sterling Lion, LLC (508) 281-7402 List Agent: Derek Greene					
71377587 ACT	6 Wildflower Drive	Amherst, MA	12 room, 4 bed, 2f 1h bath Contemporary	138	\$539,900
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6814 List Agent: The Hamel Team					
71360577 ACT	95 Larkspur Dr.	Amherst, MA	9 room, 4 bed, 2f 2h bath Colonial	169	\$549,900
List Office: Delap Real Estate LLC (413) 256-4600 List Agent: Sally Malsch					
71431774 ACT	11 Foxglove Lane	Amherst, MA	13 room, 4 bed, 3f 1h bath Contemporary	1160	\$549,900
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6830 List Agent: Betsy Egan					
71424305 ACT	186 Wildflower Drive	Amherst, MA	10 room, 4 bed, 2f 1h bath Victorian	30	\$549,900
List Office: Delap Real Estate LLC (413) 256-4600 Ext. 2003 List Agent: Christine Lau					
71377895 ACT	172 State Street	Amherst, MA : Factory Hollow	9 room, 4 bed, 2f 1h bath Farmhouse	137	\$575,000
List Office: River Valley Realty Service (413) 584-0602 List Agent: Timothy Murphy					
71398557 ACT	8 Hop Brook Road	Amherst, MA	8 room, 4 bed, 2f 1h bath Contemporary	92	\$589,900
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6868 List Agent: Roy Johnson					
71389410 ACT	39 Trillium Way	Amherst, MA	12 room, 5 bed, 4f 1h bath Contemporary	111	\$595,900
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6830 List Agent: Betsy Egan					
71405981 ACT	197 Amity Street	Amherst, MA	10 room, 5 bed, 2f 1h bath Colonial	74	\$649,000
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6850 List Agent: Jim Lumley					
71363666 ACT	762 North East St	Amherst, MA	10 room, 5 bed, 3f 1h bath Contemporary	162	\$669,900
List Office: Delap Real Estate LLC (413) 256-4600 List Agent: Sally Malsch					
71250689 ACT	Lot 55 Concord Way	Amherst, MA	9 room, 4 bed, 2f 1h bath Contemporary	456	\$679,000
List Office: Sawicki Real Estate (413) 549-2600 Ext. 24 List Agent: Judith Rivard					
71362485 ACT	206 East Pleasant Street	Amherst, MA	11 room, 3 bed, 2f 1h bath Colonial	166	\$679,900
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6810 List Agent: Jacki Zuzgo					
71367111 ACT	111 Amity Street	Amherst, MA	15 room, 5 bed, 3f 0h bath Colonial	158	\$695,000
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6886 List Agent: Claudette Boudreau					
70898116 ACT	257 Leverett Road	Amherst, MA	8 room, 4 bed, 3f 1h bath Colonial	2181	\$699,000
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6820 List Agent: Wentworth Miller Team					
71410707 ACT	23 Alyssum Drive	Amherst, MA	10 room, 4 bed, 3f 1h bath Contemporary	63	\$699,900
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6814 List Agent: The Hamel Team					
71405819 ACT	35 hawthorn rd	Amherst, MA : South Amherst	10 room, 5 bed, 3f 1h bath Contemporary	74	\$749,900
List Office: Competitive Real Estate (413) 549-4270 List Agent: Irene Bercume					
71188554 ACT	33 Pokeberry Ridge	Amherst, MA	6 room, 2 bed, 2f 0h bath Ranch	574	\$759,000
List Office: John F. Edwards Realty (413) 253-9090 List Agent: John F. Edwards					
71366836 ACT	366 Station Road	Amherst, MA	12 room, 4 bed, 4f 1h bath Contemporary	158	\$794,900
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6814 List Agent: The Hamel Team					
71414038 ACT	1358 South East Street	Amherst, MA	9 room, 3 bed, 2f 1h bath Cape	55	\$799,000
List Office: Sawicki Real Estate (413) 549-2600 Ext. 29 List Agent: Rick Sawicki					
71360039 ACT	360 S Pleasant St	Amherst, MA	8 room, 2 bed, 2f 1h bath Contemporary	168	\$799,900
List Office: Coldwell Banker Residential Brokerage - Chicopee (413) 536-0573 List Agent: Sharon I. Riley					
71406354 ACT	56 concord rd.	Amherst, MA	9 room, 4 bed, 4f 1h bath Contemporary	72	\$824,900
List Office: Competitive Real Estate (413) 549-4270 List Agent: Irene Bercume					
71366719 ACT	1641 South East Street	Amherst, MA	9 room, 3 bed, 3f 1h bath Cape	158	\$839,900
List Office: Delap Real Estate LLC (413) 256-4600 List Agent: Sally Malsch					
71323169 ACT	273 Leverett Road	Amherst, MA	12 room, 5 bed, 4f 0h bath Colonial	257	\$849,900
List Office: Sawicki Real Estate (413) 549-2600 Ext. 29 List Agent: Rick Sawicki					
71423805 ACT	1286 South East Street	Amherst, MA	14 room, 5 bed, 4f 1h bath Contemporary	32	\$1,050,000

List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6886 **List Agent:** Claudette Boudreau

Single Family Listings: 74 **Avg. Liv.Area SqFt:** 2,377.41 **Avg. List\$:** \$467,296 **Avg. List\$/SqFt:** \$200 **Avg. DOM:** 221.35

Condominium Listings

MLS #	Status	Address	Town	Description	DOM	List Price
71384560	ACT	44 Salem Place U:44	Amherst, MA	3 room, 1 bed, 1f 0h bath Garden	161	\$132,000
		List Office: Delap Real Estate LLC (413) 256-4600 Ext. 2003 List Agent: Christine Lau				
70777336	ACT	50 Meadow Street U:44	Amherst, MA	4 room, 2 bed, 1f 1h bath Townhouse	1556	\$135,000
		List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6830 List Agent: Betsy Egan				
70600437	ACT	50 Meadow Street U:13	Amherst, MA	4 room, 2 bed, 1f 1h bath Townhouse	1917	\$139,900
		List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6830 List Agent: Betsy Egan				
71355050	ACT	170 East Hadley Road U:132	Amherst, MA	4 room, 2 bed, 1f 1h bath Townhouse	181	\$139,900
		List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6810 List Agent: Jacki Zuzgo				
71345965	ACT	24 Greenleaves Drive U:419	Amherst, MA	3 room, 1 bed, 1f 0h bath Mid-Rise	200	\$145,000
		List Office: Greenleaves Realty Group (413) 253-1800 List Agent: Margaret E Mileski				
71423097	ACT	222 North East Street U:1 A	Amherst, MA	4 room, 2 bed, 1f 0h bath Garden	33	\$158,500
		List Office: Delap Real Estate LLC (413) 256-4600 List Agent: Sally Malsch				
71241231	ACT	26 Greenleaves Dr U:624	Amherst, MA	4 room, 2 bed, 2f 0h bath Garden	475	\$159,900
		List Office: Sawicki Real Estate (413) 549-2600 Ext. 36 List Agent: Kate Hogan				
71297786	ACT	26 Greenleaves Drive U:604	Amherst, MA	4 room, 2 bed, 1f 0h bath Garden	347	\$170,000
		List Office: Greenleaves Realty Group (413) 253-1800 List Agent: Margaret E Mileski				
71195487	ACT	25 Greenleaves Drive U:501	Amherst, MA	4 room, 2 bed, 1f 0h bath Garden	1145	\$172,500
		List Office: Greenleaves Realty Group (413) 253-1800 List Agent: Margaret E Mileski				
71254394	ACT	28 Webster Court U:28	Amherst, MA	5 room, 2 bed, 1f 0h bath Townhouse	449	\$175,000
		List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6820 List Agent: Wentworth Miller Team				
71279570	ACT	25 Greenleaves Drive U:513	Amherst, MA	4 room, 2 bed, 1f 0h bath Mid-Rise	373	\$175,000
		List Office: Greenleaves Realty Group (413) 253-1800 List Agent: Margaret E Mileski				
71429610	ACT	26 Webster Court U:26	Amherst, MA	6 room, 2 bed, 1f 0h bath Townhouse	14	\$176,900
		List Office: Coldwell Banker Residential Brokerage - Chicopee (413) 536-0573 Ext. 3029 List Agent: Donald Noble				
71415693	ACT	3 Sutton Ct U:3	Amherst, MA	5 room, 2 bed, 1f 0h bath Attached	50	\$181,900
		List Office: Delap Real Estate LLC (413) 256-4600 List Agent: Gregory Haughton				
71279584	ACT	25 Greenleaves Drive U:515	Amherst, MA	4 room, 2 bed, 1f 0h bath Mid-Rise	390	\$183,000
		List Office: Greenleaves Realty Group (413) 253-1800 List Agent: Margaret E Mileski				
71394297	ACT	86 Crossbrook U:86	Amherst, MA	4 room, 2 bed, 1f 0h bath Townhouse	102	\$184,900
		List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6810 List Agent: Jacki Zuzgo				
71297624	ACT	25 Greenleaves Drive U:526	Amherst, MA	4 room, 2 bed, 1f 0h bath Garden	347	\$185,000
		List Office: Greenleaves Realty Group (413) 253-1800 List Agent: Margaret E Mileski				
71297664	ACT	25 Greenleaves Drive U:516	Amherst, MA	4 room, 2 bed, 1f 0h bath Garden	1127	\$185,000
		List Office: Greenleaves Realty Group (413) 253-1800 List Agent: Margaret E Mileski				
71297677	ACT	25 Greenleaves Drive U:528	Amherst, MA	4 room, 2 bed, 1f 0h bath Garden	347	\$185,000
		List Office: Greenleaves Realty Group (413) 253-1800 List Agent: Margaret E Mileski				
71391929	ACT	500 West Street U:4	Amherst, MA	4 room, 2 bed, 1f 1h bath Courtyard	106	\$189,500
		List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6866 List Agent: Linda Michaud				
71409310	ACT	50 Meadow Street U:89	Amherst, MA	5 room, 3 bed, 1f 1h bath Garden	67	\$190,000
		List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6868 List Agent: Roy Johnson				
71353248	ACT	68 Pine Grove U:68	Amherst, MA	5 room, 3 bed, 2f 1h bath Townhouse	822	\$199,500
		List Office: N & Co. (413) 221-2910 List Agent: Naomi M. Elliott				
71195509	ACT	25 Greenleaves Drive U:519	Amherst, MA	4 room, 2 bed, 2f 0h bath Garden	535	\$215,000
		List Office: Greenleaves Realty Group (413) 253-1800 List Agent: Margaret E Mileski				

70923962	ACT	25 McIntosh Drive U:25	Amherst, MA	4 room, 2 bed, 1f 1h bath Townhouse	1193	\$215,000
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6878 List Agent: Keith O. Kaneta						
71404524	ACT	16 Autumn Lane U:16	Amherst, MA	7 room, 3 bed, 2f 1h bath Townhouse	78	\$249,900
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6886 List Agent: Claudette Boudreau						
71408040	ACT	81 Pine Grove U:81	Amherst, MA	6 room, 3 bed, 2f 0h bath Detached	201	\$249,900
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6810 List Agent: Jacki Zuzgo						
71435722	NEW	37 Palley Village Place U:37	Amherst, MA	6 room, 3 bed, 2f 0h bath Garden	3	\$259,900
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6810 List Agent: Jacki Zuzgo						
71433097	ACT	5 Amity Place U:5	Amherst, MA	5 room, 3 bed, 2f 0h bath Townhouse	8	\$299,000
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6810 List Agent: Jacki Zuzgo						
71342769	ACT	54 Pine Hollow U:54	Amherst, MA	6 room, 3 bed, 2f 1h bath Garden	207	\$485,000
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6820 List Agent: Wentworth Miller Team						
71342792	ACT	52 Pine Hollow U:52	Amherst, MA	8 room, 3 bed, 2f 1h bath Townhouse	207	\$586,500
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6820 List Agent: Wentworth Miller Team						

Condominium Listings: 29 Avg. Liv.Area SqFt: 1,147.38 Avg. List\$: \$211,159 Avg. List\$/SqFt: \$183 Avg. DOM: 435.90

Multi-Family Listings

MLS #	Status	Address	Town	Description	DOM	List Price
71415677	ACT	338 Amity St	Amherst, MA	2 unit, 10 total room, 4 total bedroom 2 Family - 2 Units Up/Down	50	\$319,900
List Office: Coldwell Banker Residential Brokerage - Chicopee (413) 536-0573 Ext. 3029 List Agent: Donald Noble						
71409305	ACT	65 Taylor Street	Amherst, MA	2 unit, 12 total room, 7 total bedroom 2 Family - 2 Units Up/Down	67	\$375,000
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6886 List Agent: Claudette Boudreau						
71417780	ACT	40 Spaulding Street	Amherst, MA	2 unit, 8 total room, 4 total bedroom 2 Family	47	\$387,000
List Office: Keller Williams Realty (413) 585-0022 List Agent: Suzi Buzzee						
71360057	ACT	360 S Pleasant St	Amherst, MA	4 unit, 22 total room, 9 total bedroom 4 Family	168	\$799,900
List Office: Coldwell Banker Residential Brokerage - Chicopee (413) 536-0573 List Agent: Sharon I. Riley						
71395358	ACT	296 North Pleasant Street	Amherst, MA	5 unit, 22 total room, 10 total bedroom 5+ Family - 5+ Units Up/Down	99	\$900,000
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6872 List Agent: Patricia Patenaude						

Multi-Family Listings: 5 Avg. Liv.Area SqFt: 2,422.00 Avg. List\$: \$556,360 Avg. List\$/SqFt: \$224 Avg. DOM: 86.20

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AMHERST SALES TOWNWIDE FROM 9/18/2011-9/12/2012
NOT IN ASCENDING ORDER. CONDOS IN BACK

Property Type(s): SF,CC,MF
Status: SLD
Timeframe: 09/18/2011+
Towns: Amherst, MA
183 Listings

Single Family Listings

MLS #	Status	Address	Town	Description	DOM	Sale Date	List Price	Sale Price
71203162	SLD	45 Western Lane	Amherst, MA	8 room, 3 bed, 2f 1h bath Colonial	190	9/21/2011	\$285,000	\$275,000
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6810 List Agent: Jacki Zuzgo Sale Office: Jones Group REALTORS® (413) 549-3700 Ext. 6828 Sale Agent: Ann B. Sutliff								
71125597	SLD	5 Trillium Way	Amherst, MA	9 room, 3 bed, 2f 1h bath Cape	398	9/23/2011	\$329,900	\$320,000
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6810 List Agent: Jacki Zuzgo Sale Office: Jones Group REALTORS® (413) 549-3700 Ext. 6810 Sale Agent: Jacki Zuzgo								
70979097	SLD	127 Pelham Road	Amherst, MA	7 room, 3 bed, 2f 1h bath Ranch	707	9/27/2011	\$285,000	\$270,000
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6820 List Agent: Larry Miller Sale Office: Prudential Sawicki Real Estate (413) 549-2600 Sale Agent: Sally Malsch								
71244232	SLD	68 South Mount Holyoke Drive	Amherst, MA	7 room, 3 bed, 1f 1h bath Split Entry	78	9/27/2011	\$289,900	\$266,000
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6810 List Agent: Jacki Zuzgo Sale Office: Jones Group REALTORS® (413) 549-3700 Ext. 6822 Sale Agent: Joyce Fill								
71238254	SLD	47 Valley View Cir	Amherst, MA	6 room, 3 bed, 1f 0h bath Ranch	119	9/28/2011	\$248,500	\$240,000
List Office: Prudential Sawicki Real Estate (413) 549-2600 List Agent: Naomi M. Elliott Sale Office: Prudential Sawicki Real Estate (413) 549-2600 Ext. 21 Sale Agent: Steven Palatt								
71225648	SLD	11 Overlook Dr	Amherst, MA	7 room, 4 bed, 2f 0h bath Contemporary	111	9/30/2011	\$315,000	\$289,000
List Office: Della Penna's Trailside Realty, Inc. (413) 584-1885 List Agent: Jessica Ryan Lapinski Sale Office: Prudential Sawicki Real Estate (413) 549-2600 Sale Agent: Gregory Haughton								
71203559	SLD	468 Pine Street	Amherst, MA	7 room, 4 bed, 2f 1h bath Farmhouse	481	10/1/2011	\$279,900	\$265,000
List Office: Prudential Sawicki Real Estate (413) 549-2600 List Agent: Sally Malsch Sale Office: Jones Group REALTORS® (413) 549-3700 Ext. 6828 Sale Agent: Ann B. Sutliff								
71269786	SLD	259 Lincoln Avenue	Amherst, MA	8 room, 4 bed, 2f 1h bath Colonial	70	10/7/2011	\$574,900	\$527,500
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6810 List Agent: Jacki Zuzgo Sale Office: Jones Group REALTORS® (413) 585-0400 Ext. 6920 Sale Agent: David Marques								
71266160	SLD	670 Bay Road	Amherst, MA : South Amherst	7 room, 4 bed, 1f 1h bath Raised Ranch	60	10/14/2011	\$139,000	\$109,000
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6856 List Agent: Sandy Wentworth Miller Sale Office: Jones Group REALTORS® (413) 323-7295 Sale Agent: Peter Roberts								
71203592	SLD	35 Butterfield Terrace	Amherst, MA	8 room, 4 bed, 1f 1h bath Colonial	42	10/14/2011	\$359,900	\$350,000
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6830 List Agent: Betsy Egan Sale Office: Jones Group REALTORS® (413) 549-3700 Ext. 6810 Sale Agent: Jacki Zuzgo								
71271222	SLD	440 Pine Street	Amherst, MA	6 room, 4 bed, 1f 0h bath Cape	80	11/1/2011	\$186,900	\$175,000
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6814 List Agent: The Hamel Team Sale Office: Jones Group REALTORS® (413) 585-0400 Ext. 6918 Sale Agent: Ozzie Ercan								
71264187	SLD	318 Strong Street	Amherst, MA	12 room, 5 bed, 3f 0h bath	54	11/1/2011	\$459,000	\$425,000

Contemporary

		List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6814		List Agent: The Hamel Team	
		Sale Office: EcoRealty (413) 259-9800		Sale Agent: David Hopkins	
71280570SLD	176 Triangle Street	Amherst, MA	8 room, 4 bed, 1f 1h bath Colonial	11	11/4/2011 \$279,900 \$279,900
		List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6854		List Agent: Annie Kelly	
		Sale Office: Jones Group REALTORS® (413) 549-3700 Ext. 6830		Sale Agent: Betsy Egan	
71269191SLD	120 Red Gate Lane	Amherst, MA	7 room, 3 bed, 3f 0h bath Ranch	69	11/7/2011 \$239,900 \$210,000
		List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6810		List Agent: Jacki Zuzgo	
		Sale Office: Jones Group REALTORS® (413) 549-3700 Ext. 6828		Sale Agent: Ann B. Sutliff	
71266926SLD	330 Amity Street	Amherst, MA	5 room, 3 bed, 2f 0h bath Cape	90	11/14/2011 \$274,900 \$263,000
		List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6872		List Agent: Patricia Patenaude	
		Sale Office: Prudential Sawicki Real Estate (413) 549-2600 Ext. 14		Sale Agent: Maryellen Stokarski	
71272909SLD	39 Longmeadow Drive	Amherst, MA	6 room, 3 bed, 1f 0h bath Ranch	65	11/15/2011 \$234,900 \$232,900
		List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6878		List Agent: Keith O. Kaneta	
		Sale Office: Barbara Demerski Real Estate (413) 586-2345 Ext. 2		Sale Agent: Valerie Demerski	
71282415SLD	15 Jenks Street	Amherst, MA	6 room, 3 bed, 1f 0h bath Ranch	39	11/30/2011 \$199,900 \$190,000
		List Office: Keller Williams Realty (413) 585-0022		List Agent: Amy Heflin	
		Sale Office: Prudential Sawicki Real Estate (413) 549-2600		Sale Agent: Cynthia O' Hare Owens	
71283357SLD	52 Blue Hills Road	Amherst, MA	5 room, 2 bed, 1f 0h bath Ranch	91	11/30/2011 \$269,000 \$264,000
		List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6850		List Agent: Jim Lumley	
		Sale Office: Prudential Sawicki Real Estate (413) 549-2600 Ext. 18		Sale Agent: Brendan Sullivan	
71249815SLD	27 Birchcroft Lane	Amherst, MA	9 room, 4 bed, 2f 1h bath Colonial	138	12/2/2011 \$379,900 \$360,000
		List Office: Prudential Sawicki Real Estate (413) 549-2600		List Agent: Sally Malsch	
		Sale Office: Jones Group REALTORS® (413) 549-3700 Ext. 6828		Sale Agent: Ann B. Sutliff	
71312710SLD	80 Blue Hills Rd	Amherst, MA	8 room, 4 bed, 2f 0h bath Cape	3	12/7/2011 \$289,900 \$296,000
		List Office: Coldwell Banker Upton-Massamont REALTORS® (413) 665-3771 Ext. 103		List Agent: Joanne McGowan	
		Sale Office: Jones Group REALTORS® (413) 549-3700 Ext. 6814		Sale Agent: The Hamel Team	
71019457SLD	25 McClellan Street	Amherst, MA	6 room, 3 bed, 1f 1h bath Colonial	704	12/19/2011 \$278,900 \$257,500
		List Office: Jones Group REALTORS® (413) 549-3700		List Agent: Janice Kynard	
		Sale Office: Prudential Sawicki Real Estate (413) 549-2600 Ext. 21		Sale Agent: Steven Palatt	
71311142SLD	330 Pelham Rd.	Amherst, MA	6 room, 3 bed, 1f 0h bath Cape	22	12/29/2011 \$240,000 \$240,000
		List Office: Prudential Sawicki Real Estate (413) 549-2600		List Agent: Cynthia O' Hare Owens	
		Sale Office: Jones Group REALTORS® (413) 549-3700 Ext. 6850		Sale Agent: Jim Lumley	
71317353SLD	15 Forestedge Road	Amherst, MA	8 room, 4 bed, 2f 0h bath Cape	7	12/29/2011 \$298,500 \$284,500
		List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6820		List Agent: Larry Miller	
		Sale Office: Prudential Sawicki Real Estate (413) 549-2600 Ext. 2003		Sale Agent: Christine Lau	
71296289SLD	145 State Street	Amherst, MA	6 room, 3 bed, 2f 0h bath Cape	3	12/29/2011 \$139,000 \$146,150
		List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6820		List Agent: Larry Miller	
		Sale Office: Jones Group REALTORS® (413) 549-3700 Ext. 6810		Sale Agent: Jacki Zuzgo	

71214086SLD	28 Sacco Drive	Amherst, MA : North Amherst	8 room, 3 bed, 2f 0h bath Contemporary	245	1/3/2012	\$335,000	\$318,000
List Office: Prudential Sawicki Real Estate (413) 549-2600 Ext. 19 List Agent: Peter Vincent and Merle Bruno							
Sale Office: Old Colony Realty (413) 522-7730 Sale Agent: Old Colony Group							
71203911SLD	63 Cherry Lane	Amherst, MA	8 room, 4 bed, 2f 0h bath Cape	239	1/5/2012	\$339,900	\$320,000
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6844 List Agent: Dee Waterman							
Sale Office: Prudential Sawicki Real Estate (413) 549-2600 Ext. 2003 Sale Agent: Christine Lau							
71240472SLD	20 Bridle Path	Amherst, MA	10 room, 5 bed, 3f 1h bath Colonial	30	1/9/2012	\$319,900	\$320,000
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6844 List Agent: Svetlana Prokofiev							
Sale Office: Prudential Sawicki Real Estate (413) 549-2600 Sale Agent: Stephen Feldman							
71272838SLD	104 Tracy Circle	Amherst, MA	6 room, 3 bed, 1f 1h bath Ranch	115	1/11/2012	\$259,000	\$240,000
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6834 List Agent: Chick Delano							
Sale Office: Goggins Real Estate, Inc. (413) 586-7000 Ext. 100 Sale Agent: Cathy Hunter							
71259777SLD	54 Spaulding Street	Amherst, MA	6 room, 3 bed, 1f 0h bath Bungalow	165	1/25/2012	\$199,900	\$190,000
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6844 List Agent: Dee Waterman							
Sale Office: Jones Group REALTORS® (413) 549-3700 Ext. 6844 Sale Agent: Dee Waterman							
71254964SLD	111 Mill Lane	Amherst, MA	6 room, 3 bed, 1f 1h bath Colonial	216	2/6/2012	\$284,900	\$273,500
List Office: Prudential Sawicki Real Estate (413) 549-2600 List Agent: Sally Malsch							
Sale Office: Goggins Real Estate, Inc. (413) 586-7000 Ext. 110 Sale Agent: Mark Carmien							
71190417SLD	422 Pine Street	Amherst, MA	6 room, 3 bed, 1f 0h bath Cape	329	2/9/2012	\$259,900	\$245,000
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6868 List Agent: Roy Johnson							
Sale Office: Goggins Real Estate, Inc. (413) 586-7000 Ext. 110 Sale Agent: Mark Carmien							
71321499SLD	30 S Whitney St	Amherst, MA	5 room, 2 bed, 1f 0h bath Colonial	31	2/16/2012	\$210,000	\$204,000
List Office: Universal Real Estate Services (413) 304-2717 List Agent: Joanne Murray							
Sale Office: Jones Group REALTORS® (413) 549-3700 Ext. 6810 Sale Agent: Jacki Zuzgo							
71287225SLD	1156 North Pleasant Street	Amherst, MA	9 room, 3 bed, 1f 1h bath Colonial	78	3/6/2012	\$299,000	\$264,000
List Office: Jones Group REALTORS® (413) 585-0400 Ext. 6920 List Agent: David Marques							
Sale Office: Century 21 Hometown Associates (413) 594-4663 Sale Agent: Patricia Bouthiller							
71294437SLD	60 Dana Street	Amherst, MA	7 room, 3 bed, 1f 2h bath Cape	249	3/8/2012	\$389,900	\$365,000
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6814 List Agent: The Hamel Team							
Sale Office: Coldwell Banker Residential Brokerage - Chicopee (413) 536-0573 Sale Agent: The Poissant & Neveu Team							
71276707SLD	323 Potwine Ln	Amherst, MA	8 room, 4 bed, 2f 1h bath Colonial	278	3/15/2012	\$559,500	\$513,500
List Office: Prudential Sawicki Real Estate (413) 549-2600 List Agent: Sally Malsch							
Sale Office: Coldwell Banker Residential Brokerage - Longmeadow (413) 567-8931 Sale Agent: Dawn Henry							
71228652SLD	685 West Street	Amherst, MA	10 room, 5 bed, 2f 0h bath Gambrel/Dutch	254	3/15/2012	\$264,500	\$250,000
List Office: Delap Real Estate, LLC (413) 586-9111 Ext. 101 List Agent: Dennis J. Delap							
Sale Office: Prudential Sawicki Real Estate (413) 549-2600 Ext. 21 Sale Agent: Steven Palatt							
71271410SLD	50 Aubinwood Road	Amherst, MA	7 room, 3 bed, 2f 0h bath Ranch	224	3/22/2012	\$299,900	\$287,500
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6810 List Agent: Jacki Zuzgo							

Sale Office: Jones Group REALTORS® (413) 549-3700 Ext. 6828 **Sale Agent:** Ann B. Sutliff
 71333022SLD 1240 West Street Amherst, MA 5 room, 3 bed, 1f 0h bath Ranch 41 3/22/2012 \$269,900 \$243,000
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6888 **List Agent:** William Morrissey
Sale Office: Canon Real Estate, Inc. (413) 527-8311 Ext. 110 **Sale Agent:** Erich Janes
 71314976SLD 32 Oakwood Circle Amherst, MA 12 room, 5 bed, 5f 0h bath Contemporary 546 3/23/2012 \$589,000 \$550,000
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6814 **List Agent:** The Hamel Team
Sale Office: Jones Group REALTORS® (413) 549-3700 Ext. 6872 **Sale Agent:** Patricia Patenaude
 71329972SLD 109 Potwine Ln Amherst, MA 6 room, 3 bed, 1f 0h bath Ranch 65 3/30/2012 \$185,000 \$180,000
List Office: Delap Real Estate, LLC (413) 586-9111 **List Agent:** Gregory Haughton
Sale Office: Delap Real Estate, LLC (413) 586-9111 **Sale Agent:** Gregory Haughton
 71278979SLD 23 Valley Lane Amherst, MA 7 room, 3 bed, 2f 1h bath Colonial 220 3/30/2012 \$469,000 \$455,000
List Office: The Entry Only Listing Service (877) 249-5478 **List Agent:** Jason Saphire
Sale Office: Delap Real Estate, LLC (413) 586-9111 Ext. 2003 **Sale Agent:** Christine Lau
 71266158SLD 680 Bay Road Amherst, MA : South Amherst 11 room, 4 bed, 2f 0h bath Antique 219 3/30/2012 \$268,500 \$250,000
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6820 **List Agent:** Wentworth Miller Team
Sale Office: Della Penna's Trailside Realty, Inc. (413) 584-1885 **Sale Agent:** Craig Della Penna
 71321647SLD 16 Alpine Drive Amherst, MA 6 room, 2 bed, 2f 0h bath Contemporary 57 4/3/2012 \$230,000 \$220,000
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6814 **List Agent:** The Hamel Team
Sale Office: Jones Group REALTORS® (413) 549-3700 Ext. 6886 **Sale Agent:** Claudette Boudreau
 71282304SLD 51 Overlook Drive Amherst, MA 8 room, 3 bed, 2f 0h bath Contemporary 165 4/3/2012 \$349,900 \$340,000
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6810 **List Agent:** Jacki Zuzgo
Sale Office: Delap Real Estate, LLC (413) 586-9111 Ext. 2003 **Sale Agent:** Christine Lau
 71336034SLD 33 Ward Street Amherst, MA 6 room, 3 bed, 1f 0h bath Bungalow 10 4/4/2012 \$239,900 \$239,900
List Office: Delap Real Estate, LLC (413) 586-9111 Ext. 108 **List Agent:** Kathleen Carney Iles
Sale Office: Prudential Sawicki Real Estate (413) 549-2600 Ext. 19 **Sale Agent:** Peter Vincent and Merle Bruno
 71320786SLD 90 Glendale Road Amherst, MA 7 room, 3 bed, 2f 0h bath Ranch 109 4/5/2012 \$259,900 \$249,900
List Office: The Entry Only Listing Service (877) 249-5478 **List Agent:** Jason Saphire
Sale Office: Real Living Realty Professionals, LLC (413) 567-3361 **Sale Agent:** The Denise DeSellier Team
 71303398SLD 61 Echo Hill Amherst, MA 7 room, 4 bed, 1f 2h bath Colonial 164 4/6/2012 \$295,000 \$275,000
List Office: Prudential Sawicki Real Estate (413) 549-2600 **List Agent:** Michael Seward
Sale Office: Prudential Sawicki Real Estate (413) 549-2600 **Sale Agent:** Michael Seward
 71248959SLD 54 Snell Street Amherst, MA 9 room, 5 bed, 2f 1h bath Colonial 113 4/6/2012 \$499,000 \$450,000
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6854 **List Agent:** Annie Kelly
Sale Office: Jones Group REALTORS® (413) 549-3700 Ext. 6814 **Sale Agent:** The Hamel Team
 71299063SLD 375 Shays Street Amherst, MA 11 room, 5 bed, 2f 0h bath Cape 132 4/9/2012 \$364,900 \$325,000
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6820 **List Agent:** Wentworth Miller Team
Sale Office: B & B Real Estate (413) 535-1001 **Sale Agent:** Beth Brogle
 71316948SLD 36 Mt Holyoke Drive Amherst, MA 7 room, 4 bed, 1f 1h bath Ranch 81 4/9/2012 \$294,900 \$282,500
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6810 **List Agent:** Jacki Zuzgo

Sale Office: Delap Real Estate, LLC (413) 586-9111 Ext. 2003 **Sale Agent:** Christine Lau
 71259698SLD 328 Lincoln Ave Amherst, MA 8 room, 3 bed, 2f 1h bath Colonial 249 4/17/2012 \$399,000 \$380,000
List Office: Prudential Sawicki Real Estate (413) 549-2600 Ext. 24 **List Agent:** Judith Rivard
Sale Office: Prudential Sawicki Real Estate (413) 549-2600 Ext. 23 **Sale Agent:** Barbara Weisman
 71330842SLD 27 Glendale Rd Amherst, MA : South Amherst 8 room, 3 bed, 1f 1h bath Raised Ranch 347 4/30/2012 \$250,000 \$252,750
List Office: Coldwell Banker Residential Brokerage - Chicopee (413) 536-0573 **List Agent:** The Poissant & Neveu Team
Sale Office: Barbara Demerski Real Estate (413) 586-2345 **Sale Agent:** Barbara Demerski
 71319245SLD 223 Glendale Road Amherst, MA 7 room, 3 bed, 1f 1h bath Colonial 140 4/30/2012 \$214,900 \$184,500
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6820 **List Agent:** Wentworth Miller Team
Sale Office: Delap Real Estate LLC (413) 256-4600 **Sale Agent:** Aisjah Flynn
 71349967SLD 61 Butterfield Ter. Amherst, MA 8 room, 4 bed, 2f 0h bath Contemporary 56 4/30/2012 \$374,900 \$350,500
List Office: Sawicki Real Estate (413) 549-2600 Ext. 18 **List Agent:** Brendan Sullivan
Sale Office: Jones Group REALTORS® (413) 549-3700 Ext. 6888 **Sale Agent:** William Morrissey
 71286205SLD 23 S Mount Holyoke Dr Amherst, MA 7 room, 3 bed, 2f 0h bath Cape 170 5/2/2012 \$229,000 \$225,000
List Office: B H & G RE - The Masiello Group (413) 774-1200 **List Agent:** Michele Johnson
Sale Office: Prudential Sawicki Real Estate (413) 549-2600 Ext. 19 **Sale Agent:** Peter Vincent and Merle Bruno
 71032130SLD 73 Hulst Road Amherst, MA 8 room, 4 bed, 2f 1h bath Gambrel /Dutch 633 5/14/2012 \$350,000 \$335,000
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6820 **List Agent:** Wentworth Miller Team
Sale Office: Keller Williams Realty (413) 585-0022 **Sale Agent:** Carol Bright
 71330618SLD 329 Pelham Road Amherst, MA 7 room, 3 bed, 1f 0h bath Bungalow 38 5/15/2012 \$269,900 \$252,000
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6814 **List Agent:** The Hamel Team
Sale Office: EcoRealty (413) 259-9800 **Sale Agent:** David Hopkins
 71291358SLD 760 Station Rd Amherst, MA : East Amherst 6 room, 3 bed, 3f 0h bath Contemporary 236 5/16/2012 \$525,000 \$500,000
List Office: John F. Edwards Realty (413) 253-9090 **List Agent:** John F. Edwards
Sale Office: Jones Group REALTORS® (413) 549-3700 Ext. 6874 **Sale Agent:** Kathleen Z. Zeamer
 71346540SLD 966 Bay Road Amherst, MA 6 room, 3 bed, 2f 0h bath Multi-Level 5 5/18/2012 \$245,900 \$248,000
List Office: Keller Williams Realty (413) 789-9880 **List Agent:** Jeffrey R. Hildreth
Sale Office: Delap Real Estate, LLC (413) 586-9111 **Sale Agent:** Aisjah Flynn
 71333493SLD 24 Aubinwood Road Amherst, MA 9 room, 4 bed, 2f 1h bath Cape 72 5/22/2012 \$365,000 \$365,000
List Office: Jones Group REALTORS® (413) 585-0400 **List Agent:** Robert Stinson
Sale Office: Jones Group REALTORS® (413) 585-0400 Ext. 6920 **Sale Agent:** David Marques
 71282299SLD 61 Tanglewood Road Amherst, MA 10 room, 5 bed, 3f 1h bath Contemporary 270 5/29/2012 \$765,000 \$725,000
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6810 **List Agent:** Jacki Zuzgo
Sale Office: Della Penna's Trailside Realty, Inc. (413) 584-1885 **Sale Agent:** Craig Della Penna
 71352855SLD 144 Gray Street Amherst, MA 9 room, 4 bed, 2f 0h bath Cape 56 5/30/2012 \$374,900 \$345,917.50
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6810 **List Agent:** Jacki Zuzgo
Sale Office: Jones Group REALTORS® (413) 549-3700 Ext. 6814 **Sale Agent:** The Hamel Team
 71357748SLD 1 Poets Corner Rd. Amherst, MA 9 room, 5 bed, 3f 1h bath Colonial 92 5/31/2012 \$399,900 \$389,000

List Office: Delap Real Estate LLC (413) 256-4600 **List Agent:** Cynthia O' Hare Owens
Sale Office: Delap Real Estate LLC (413) 256-4600 **Sale Agent:** Cynthia O' Hare Owens
 71360320SLD 239 Pelham Rd Amherst, MA 7 room, 4 bed, 2f 0h bath 34 5/31/2012 \$268,500 \$268,500
 Farmhouse
List Office: Barbara Demerski Real Estate (413) 586-2345 Ext. 2 **List Agent:** Valerie Demerski
Sale Office: Top Notch Realty (413) 586-1604 **Sale Agent:** Carla Lussier
 71364817SLD 145 State Street Amherst, MA 7 room, 3 bed, 2f 0h bath 9 5/31/2012 \$294,900 \$286,000
 Cape
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6810 **List Agent:** Jacki Zuzgo
Sale Office: Delap Real Estate LLC (413) 256-4600 Ext. 2003 **Sale Agent:** Christine Lau
 71340514SLD 167 Henry Street Amherst, MA 7 room, 4 bed, 2f 0h bath 94 5/31/2012 \$239,900 \$229,800
 Cape
List Office: Sawicki Real Estate (413) 549-2600 **List Agent:** Michael Seward
Sale Office: Jones Group REALTORS® (413) 549-3700 Ext. 6814 **Sale Agent:** The Hamel Team
 71344541SLD 526 Station Road Amherst, MA 10 room, 3 bed, 2f 1h bath 13 5/31/2012 \$444,900 \$430,000
 Contemporary
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6866 **List Agent:** Linda Michaud
Sale Office: Jones Group REALTORS® (413) 549-3700 Ext. 6898 **Sale Agent:** Robert Cutting
 71351519SLD 197 East Hadley Road Amherst, MA 6 room, 3 bed, 1f 0h bath 16 5/31/2012 \$238,000 \$237,000
 Ranch
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6848 **List Agent:** Judi Aquadro
Sale Office: Sawicki Real Estate (413) 549-2600 Ext. 14 **Sale Agent:** Maryellen Stokarski
 71300728SLD 326 Pine Street Amherst, MA 7 room, 3 bed, 2f 1h bath 216 5/31/2012 \$429,000 \$400,000
 Cape
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6850 **List Agent:** Jim Lumley
Sale Office: Taylor Agency (413) 527-3375 Ext. 12 **Sale Agent:** Brian Jarrett
 71254303SLD 277 Triangle Street Amherst, MA 7 room, 4 bed, 2f 0h bath 190 5/31/2012 \$297,500 \$290,000
 Cape
List Office: Delap Real Estate, LLC (413) 586-9111 Ext. 105 **List Agent:** Diane M. Kwolek
Sale Office: Devlin - Forde Realty LLC (617) 325-3800 **Sale Agent:** Mary Devlin
 71338618SLD 101 Red Gate Lane Amherst, MA 8 room, 4 bed, 2f 0h bath 36 6/1/2012 \$319,900 \$300,000
 Contemporary
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6810 **List Agent:** Jacki Zuzgo
Sale Office: Delap Real Estate LLC (413) 256-4600 Ext. 2003 **Sale Agent:** Christine Lau
 71361914SLD 19 Nutting Ave Amherst, MA 9 room, 6 bed, 2f 0h bath 23 6/1/2012 \$299,900 \$299,900
 Colonial
List Office: Jones Group REALTORS® (413) 323-7295 Ext. 6210 **List Agent:** Christopher J. Bloom
Sale Office: Jones Group REALTORS® (413) 549-3700 Ext. 6830 **Sale Agent:** Betsy Egan
 71371324SLD 161 Red Gate Lane Amherst, MA 6 room, 4 bed, 2f 1h bath 29 6/1/2012 \$334,900 \$330,000
 Ranch
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6810 **List Agent:** Jacki Zuzgo
Sale Office: Jones Group REALTORS® (413) 549-3700 Ext. 6886 **Sale Agent:** Claudette Boudreau
 71368723SLD 38 South Mt. Holyoke Amherst, MA : South Amherst 6 room, 3 bed, 1f 1h bath 28 6/6/2012 \$239,900 \$210,000
 Ranch
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6814 **List Agent:** The Hamel Team
Sale Office: Jones Group REALTORS® (413) 549-3700 Ext. 6874 **Sale Agent:** Kathleen Z. Zeamer
 71370024SLD 233 Strong Street Amherst, MA 7 room, 4 bed, 2f 0h bath 34 6/7/2012 \$299,900 \$285,000
 Cape
List Office: Coldwell Banker Residential Brokerage - Chicopee (413) 536-0573 **List Agent:** Richard Vincent
Sale Office: Sawicki Real Estate (413) 549-2600 **Sale Agent:** Michael Seward
 71343474SLD 137 Stanley Street Amherst, MA 7 room, 4 bed, 2f 0h bath 88 6/7/2012 \$375,000 \$368,000
 Farmhouse

List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6818 **List Agent:** Micki L. Sanderson
Sale Office: EcoRealty (413) 259-9800 **Sale Agent:** David Hopkins
 71328185SLD 155 Sunset Ave Amherst, MA 5 room, 3 bed, 1f 1h bath Ranch 126 6/14/2012 \$319,900 \$290,000
List Office: Della Penna's Trailside Realty, Inc. (413) 584-1885 **List Agent:** Craig Della Penna
Sale Office: Jones Group REALTORS® (413) 549-3700 Ext. 6814 **Sale Agent:** The Hamel Team
 71359974SLD 125 Red Gate Lane Amherst, MA 9 room, 4 bed, 3f 0h bath Ranch 27 6/15/2012 \$369,500 \$369,500
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6840 **List Agent:** Mariaelena Garcia
Sale Office: Delap Real Estate LLC (413) 256-4600 Ext. 2003 **Sale Agent:** Christine Lau
 71357205SLD 84 Stony Hill Road Amherst, MA 7 room, 3 bed, 1f 1h bath Contemporary 45 6/15/2012 \$239,900 \$234,000
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6814 **List Agent:** The Hamel Team
Sale Office: Jones Group REALTORS® (413) 549-3700 Ext. 6828 **Sale Agent:** Ann B. Sutliff
 71378739SLD 115 Leverett Road Amherst, MA 7 room, 3 bed, 1f 1h bath Raised Ranch 30 6/15/2012 \$239,900 \$239,900
List Office: Delap Real Estate LLC (413) 256-4600 Ext. 2003 **List Agent:** Christine Lau
Sale Office: Jones Group REALTORS® (413) 549-3700 Ext. 6830 **Sale Agent:** Betsy Egan
 71349837SLD 12 Thistle Lane Amherst, MA 8 room, 4 bed, 2f 0h bath Raised Ranch 10 6/27/2012 \$319,900 \$320,000
List Office: Sawicki Real Estate (413) 549-2600 **List Agent:** Sally Malsch
Sale Office: Sawicki Real Estate (413) 549-2600 Ext. 29 **Sale Agent:** Rick Sawicki
 71189881SLD 290 Lincoln Avenue Amherst, MA 9 room, 4 bed, 2f 0h bath Gambrel/Dutch 486 6/28/2012 \$449,000 \$429,000
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6850 **List Agent:** Jim Lumley
Sale Office: Sawicki Real Estate (413) 549-2600 Ext. 23 **Sale Agent:** Barbara Weisman
 71368390SLD 148 High St Amherst, MA 8 room, 4 bed, 2f 0h bath Farmhouse 42 6/29/2012 \$347,900 \$344,000
List Office: Sawicki Real Estate (413) 549-2600 Ext. 29 **List Agent:** Rick Sawicki
Sale Office: Jones Group REALTORS® (413) 549-3700 Ext. 6850 **Sale Agent:** Jim Lumley
 71376671SLD 64 Eames Ave Amherst, MA 5 room, 2 bed, 2f 1h bath Ranch 50 6/29/2012 \$289,000 \$268,000
List Office: John F. Edwards Realty (413) 253-9090 **List Agent:** John F. Edwards
Sale Office: Jones Group REALTORS® (413) 549-3700 Ext. 6850 **Sale Agent:** Jim Lumley
 71379122SLD 149 Aubinwood Road Amherst, MA 10 room, 4 bed, 2f 1h bath Colonial 30 7/2/2012 \$375,000 \$367,500
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6814 **List Agent:** The Hamel Team
Sale Office: Della Penna's Trailside Realty, Inc. (413) 584-1885 **Sale Agent:** Craig Della Penna
 71273642SLD 985 East Pleasant St Amherst, MA 6 room, 3 bed, 1f 0h bath Farmhouse 270 7/2/2012 \$169,000 \$160,000
List Office: Sawicki Real Estate (413) 549-2600 Ext. 24 **List Agent:** Judith Rivard
Sale Office: Jones Group REALTORS® (413) 549-3700 Ext. 6810 **Sale Agent:** Jacki Zuzgo
 71357190SLD 460 Market Hill Rd Amherst, MA 12 room, 4 bed, 2f 0h bath Colonial 52 7/5/2012 \$395,000 \$370,000
List Office: Carnevale Real Estate (413) 596-9403 **List Agent:** Tina Carnevale
Sale Office: Fresh Pond Properties, LLC (617) 491-0916 **Sale Agent:** Cathy Ricci
 71402094SLD 543 South Pleasant Street Amherst, MA 6 room, 3 bed, 1f 0h bath Bungalow 367 7/10/2012 \$239,900 \$220,000
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6810 **List Agent:** Jacki Zuzgo
Sale Office: Delap Real Estate LLC (413) 256-4600 **Sale Agent:** Gregory Haughton
 11 room, 5 bed, 4f 1h bath

71295118SLD	53 linden ridge	Amherst, MA : South Amherst	Contemporary	187	7/11/2012	\$769,000	\$769,089
List Office: Competitive Real Estate (413) 549-4270		List Agent: Irene Bercume					
Sale Office: Delap Real Estate LLC (413) 256-4600 Ext. 2003		Sale Agent: Christine Lau					
71361823SLD	456 Sunderland Road	Amherst, MA	7 room, 3 bed, 1f 1h bath Ranch	47	7/12/2012	\$272,500	\$266,000
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6886		List Agent: Claudette Boudreau					
Sale Office: Delap Real Estate LLC (413) 256-4600		Sale Agent: Aisjah Flynn					
71244582SLD	107 Blue Hills Road	Amherst, MA	11 room, 6 bed, 4f 1h bath Contemporary	337	7/13/2012	\$849,900	\$849,900
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6810		List Agent: Jacki Zuzgo					
Sale Office: StartPoint Realty (978) 422-3999		Sale Agent: Hui Zou					
71272015SLD	27 Thayer St	Amherst, MA	6 room, 2 bed, 1f 0h bath Farmhouse	323	7/13/2012	\$189,900	\$187,000
List Office: Sawicki Real Estate (413) 549-2600 Ext. 29		List Agent: Rick Sawicki					
Sale Office: Century 21 Pioneer Valley (413) 586-5401 Ext. 100		Sale Agent: Mary E. McGuire					
71392664SLD	16 Owen Dr	Amherst, MA	10 room, 5 bed, 3f 1h bath Contemporary	27	7/16/2012	\$649,000	\$630,000
List Office: Delap Real Estate LLC (413) 256-4600		List Agent: Gregory Haughton					
Sale Office: Jones Group REALTORS® (413) 549-3700		Sale Agent: Scott Ardizzone					
71372023SLD	164 Aubinwood Road	Amherst, MA	8 room, 5 bed, 3f 1h bath Gambrel /Dutch	84	7/16/2012	\$324,900	\$287,000
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6820		List Agent: Wentworth Miller Team					
Sale Office: Jones Group REALTORS® (413) 549-3700 Ext. 6854		Sale Agent: Annie Kelly					
71387753SLD	300 West St	Amherst, MA	5 room, 4 bed, 1f 1h bath Raised Ranch	38	7/17/2012	\$309,000	\$235,000
List Office: Sawicki Real Estate (413) 549-2600 Ext. 29		List Agent: Rick Sawicki					
Sale Office: Sawicki Real Estate (413) 549-2600 Ext. 23		Sale Agent: Barbara Weisman					
71381915SLD	11 Fairfield Street	Amherst, MA	7 room, 3 bed, 1f 1h bath Cape	33	7/20/2012	\$294,500	\$295,000
List Office: Delap Real Estate LLC (413) 256-4600 Ext. 2003		List Agent: Christine Lau					
Sale Office: Jones Group REALTORS® (413) 549-3700 Ext. 6820		Sale Agent: Wentworth Miller Team					
71366574SLD	265 Pelham Road	Amherst, MA	6 room, 3 bed, 1f 0h bath Ranch	327	7/20/2012	\$219,000	\$218,000
List Office: Martinelli, Martini & Gallagher Real Estate, Inc. (413) 536-7232		List Agent: Stacy Ashton					
Sale Office: Jones Group REALTORS® (413) 549-3700 Ext. 6814		Sale Agent: The Hamel Team					
71357581SLD	418 State Street	Amherst, MA	9 room, 3 bed, 2f 0h bath Raised Ranch	91	7/20/2012	\$265,000	\$256,800
List Office: Delap Real Estate LLC (413) 256-4600 Ext. 2003		List Agent: Christine Lau					
Sale Office: Delap Real Estate LLC (413) 256-4600 Ext. 2003		Sale Agent: Christine Lau					
71357961SLD	307 Shutesbury Rd	Amherst, MA	10 room, 4 bed, 2f 1h bath Colonial	103	7/20/2012	\$439,900	\$410,000
List Office: Delap Real Estate LLC (413) 256-4600		List Agent: Sally Malsch					
Sale Office: Delap Real Estate LLC (413) 256-4600 Ext. 2003		Sale Agent: Christine Lau					
71352521SLD	30 Linden Ridge Road	Amherst, MA	10 room, 5 bed, 3f 1h bath Colonial	364	7/20/2012	\$669,000	\$635,000
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6886		List Agent: Claudette Boudreau					
Sale Office: Sawicki Real Estate (413) 549-2600 Ext. 35		Sale Agent: Trudy Whisonant Darity					
70969284SLD	2 Bridge Street	Amherst, MA	6 room, 3 bed, 2f 0h bath Farmhouse	990	7/20/2012	\$224,900	\$218,500
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6828		List Agent: Ann B. Sutliff					
Sale Office: Jones Group REALTORS® (413) 549-3700 Ext. 6814		Sale Agent: The Hamel Team					

71381423SLD	676 E Pleasant St	Amherst, MA	7 room, 3 bed, 2f 0h bath Farmhouse	52	7/24/2012	\$368,000	\$345,000
List Office: Delap Real Estate LLC ☐ (413) 256-4600		List Agent: Gregory Haughton ☐					
Sale Office: Delap Real Estate LLC ☐ (413) 256-4600		Sale Agent: Gregory Haughton ☐					
71352723SLD	330 Market Hill Rd	Amherst, MA	6 room, 3 bed, 2f 0h bath Colonial	123	7/25/2012	\$379,000	\$350,000
List Office: Delap Real Estate, LLC ☐ (413) 586-9111 Ext. 112		List Agent: Carolyn A. Smith ☐					
Sale Office: The Murphys REALTORS®, Inc. ☐ (413) 584-5700 Ext. 307		Sale Agent: Jeanne Troxell Munson ☐					
71300810SLD	539 Pulpit Hill Rd	Amherst, MA	5 room, 3 bed, 1f 0h bath Raised Ranch	171	7/26/2012	\$229,000	\$127,000
List Office: Coldwell Banker Residential Brokerage - Chicopee ☐ (413) 536-0573		List Agent: Sharon I. Riley ☐					
Sale Office: Coldwell Banker Residential Brokerage - Chicopee ☐ (413) 536-0573		Sale Agent: Sharon I. Riley ☐					
71266723SLD	28 Kingman Road	Amherst, MA	9 room, 4 bed, 4f 0h bath Cape	370	7/27/2012	\$429,900	\$390,000
List Office: Jones Group REALTORS® ☐ (413) 549-3700 Ext. 6820		List Agent: Wentworth Miller Team					
Sale Office: Joanie Schwartz Real Estate ☐ (413) 348-2348		Sale Agent: Joanie Schwartz ☐					
71335304SLD	26 Foxglove Lane	Amherst, MA : South Amherst	9 room, 4 bed, 2f 1h bath Garrison	162	7/27/2012	\$399,900	\$381,000
List Office: Delap Real Estate, LLC ☐ (413) 586-9111 Ext. 101		List Agent: Dennis J. Delap ☐					
Sale Office: Sawicki Real Estate ☐ (413) 549-2600 Ext. 24		Sale Agent: Judith Rivard ☐					
71342100SLD	2 Ladyslipper Circle	Amherst, MA	10 room, 4 bed, 3f 1h bath Cape	144	7/31/2012	\$375,000	\$364,500
List Office: Jones Group REALTORS® ☐ (413) 549-3700 Ext. 6810		List Agent: Jacki Zuzgo ☐					
Sale Office: Jones Group REALTORS® ☐ (413) 549-3700 Ext. 6810		Sale Agent: Jacki Zuzgo ☐					
71348197SLD	318 Middle Street	Amherst, MA	8 room, 4 bed, 3f 0h bath Contemporary	129	8/1/2012	\$549,900	\$527,500
List Office: Jones Group REALTORS® ☐ (413) 549-3700 Ext. 6810		List Agent: Jacki Zuzgo ☐					
Sale Office: Jones Group REALTORS® ☐ (413) 549-3700 Ext. 6830		Sale Agent: Betsy Egan ☐					
71384524SLD	193 Glendale Rd	Amherst, MA : South Amherst	7 room, 4 bed, 2f 0h bath Ranch	6	8/1/2012	\$250,000	\$261,000
List Office: Coldwell Banker Residential Brokerage - Chicopee ☐ (413) 536-0573		List Agent: The Poissant & Neveu Team					
Sale Office: Sage Associates ☐ (413) 774-7468		Sale Agent: Wayne Versace ☐					
71373041SLD	483 Montague Road	Amherst, MA : North Amherst	12 room, 4 bed, 2f 1h bath Farmhouse	55	8/1/2012	\$675,000	\$650,000
List Office: Jones Group REALTORS® ☐ (413) 549-3700 Ext. 6886		List Agent: Claudette Boudreau ☐					
Sale Office: Coldwell Banker Upton-Massamont REALTORS® ☐ (413) 586-8355 Ext. 16		Sale Agent: The Tarr Team					
71394659SLD	435 Pine Street	Amherst, MA	10 room, 4 bed, 1f 2h bath Colonial	38	8/1/2012	\$365,900	\$365,000
List Office: Jones Group REALTORS® ☐ (413) 549-3700 Ext. 6822		List Agent: Joyce Fill ☐					
Sale Office: Jones Group REALTORS® ☐ (413) 549-3700 Ext. 6868		Sale Agent: Roy Johnson ☐					
71387382SLD	6 Sacco Dr	Amherst, MA	6 room, 3 bed, 1f 1h bath Cape	72	8/3/2012	\$298,000	\$296,500
List Office: Housepad, LLC ☐ (866) 807-9087		List Agent: Ken Gehris ☐					
Sale Office: Coldwell Banker Upton-Massamont REALTORS® ☐ (413) 665-3771 Ext. 106		Sale Agent: Christine A. Aubrey ☐					
71345478SLD	459 Flat Hills Road	Amherst, MA	6 room, 3 bed, 2f 0h bath Contemporary	159	8/6/2012	\$297,500	\$270,000
List Office: Jones Group REALTORS® ☐ (413) 549-3700 Ext. 6844		List Agent: Dee Waterman ☐					
Sale Office: Jones Group REALTORS® ☐ (413) 549-3700 Ext. 6820		Sale Agent: Wentworth Miller Team					
71386216SLD	280 Lincoln Ave	Amherst, MA	6 room, 3 bed, 2f 0h bath Colonial	54	8/8/2012	\$424,000	\$400,000
List Office: Della Penna's Trailside Realty, Inc. ☐ (413) 584-1885		List Agent: Craig Della Penna ☐					

Sale Office: H. E. ROSS Realty Agency (413) 584-1608 **Sale Agent:** Herbert Ross
 71379220SLD 23 Blackberry Lane Amherst, MA 7 room, 3 bed, 3f 0h bath Ranch 71 8/14/2012 \$365,000 \$350,000
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6868 **List Agent:** Roy Johnson

Sale Office: The Murphys REALTORS®, Inc. (413) 584-5700 Ext. 307 **Sale Agent:** Jeanne Troxell Munson
 71349809SLD 16 Tuckerman Amherst, MA 8 room, 4 bed, 2f 1h bath Colonial 129 8/15/2012 \$379,000 \$371,000
List Office: Sawicki Real Estate (413) 549-2600 Ext. 24 **List Agent:** Judith Rivard

Sale Office: Delap Real Estate LLC (413) 256-4600 Ext. 2003 **Sale Agent:** Christine Lau
 71344927SLD 57 North Prospect Street Amherst, MA 11 room, 5 bed, 3f 1h bath Victorian 90 8/17/2012 \$499,900 \$472,500
List Office: Coldwell Banker Upton-Massamont REALTORS® (413) 586-8355 Ext. 14 **List Agent:** Lisa Palumbo

Sale Office: Jones Group REALTORS® (413) 549-3700 Ext. 6814 **Sale Agent:** The Hamel Team
 71297878SLD 237 Meadow Street Amherst, MA 8 room, 5 bed, 1f 0h bath Colonial 307 8/20/2012 \$250,000 \$190,000
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6850 **List Agent:** Jim Lumley

Sale Office: Landmark, REALTORS® (413) 525-4600 Ext. 332 **Sale Agent:** Lucianne Giguere
 71389013SLD 32 Hickory Lane Amherst, MA 5 room, 3 bed, 1f 1h bath Contemporary 40 8/22/2012 \$175,000 \$175,000
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6814 **List Agent:** The Hamel Team

Sale Office: Jones Group REALTORS® (413) 549-3700 Ext. 6830 **Sale Agent:** Betsy Egan
 71410722SLD 234 Heatherstone Road Amherst, MA 9 room, 3 bed, 3f 1h bath Raised Ranch 29 8/22/2012 \$319,900 \$307,500
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6814 **List Agent:** The Hamel Team

Sale Office: Jones Group REALTORS® (413) 549-3700 Ext. 6854 **Sale Agent:** Annie Kelly
 71376238SLD 1459 South East Street Amherst, MA : South Amherst 6 room, 3 bed, 1f 0h bath Cape 101 8/27/2012 \$145,000 \$140,000
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6820 **List Agent:** Wentworth Miller Team

Sale Office: Jones Group REALTORS® (413) 549-3700 Ext. 6820 **Sale Agent:** Wentworth Miller Team
 71398562SLD 86 Longmeadow Drive Amherst, MA 6 room, 3 bed, 1f 0h bath Ranch 7 8/28/2012 \$178,900 \$176,900
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6808 **List Agent:** Linda Rotti

Sale Office: Jones Group REALTORS® (413) 549-3700 Ext. 6868 **Sale Agent:** Roy Johnson
 71309626SLD 489 South Pleasant Street Amherst, MA 6 room, 2 bed, 1f 0h bath Cape 254 8/28/2012 \$229,900 \$205,000
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6866 **List Agent:** Linda Michaud

Sale Office: Jones Group REALTORS® (413) 549-3700 Ext. 6814 **Sale Agent:** The Hamel Team
 71381415SLD 19 Harlow Dr Amherst, MA 5 room, 3 bed, 1f 0h bath Ranch 108 8/31/2012 \$239,000 \$209,000
List Office: Sawicki Real Estate (413) 549-2600 Ext. 29 **List Agent:** Rick Sawicki

Sale Office: Delap Real Estate LLC (413) 256-4600 Ext. 2003 **Sale Agent:** Christine Lau
 71397643SLD 76 North East Street Amherst, MA 14 room, 4 bed, 2f 0h bath Colonial 49 9/7/2012 \$755,000 \$735,000
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6886 **List Agent:** Claudette Boudreau

Sale Office: Jones Group REALTORS® (413) 549-3700 Ext. 6810 **Sale Agent:** Jacki Zuzgo
 71211179SLD 242 Lincoln Ave Amherst, MA 13 room, 8 bed, 3f 1h bath Victorian 479 9/12/2012 \$660,000 \$660,000
List Office: Sawicki Real Estate (413) 549-2600 Ext. 23 **List Agent:** Barbara Weisman

Sale Office: Delap Real Estate, LLC (413) 586-9111 Ext. 117 **Sale Agent:** Held and Starr
 71409303SLD 5 Edgehill Place Amherst, MA 7 room, 4 bed, 2f 0h bath Raised Ranch 46 9/13/2012 \$249,900 \$240,000
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6814 **List Agent:** The Hamel Team

Sale Office: William Raveis R.E. & Home Services (413) 565-2111 **Sale Agent:** Meli Morash
 71391523SLD 27 Elf Hill Road Amherst, MA 7 room, 4 bed, 2f 2h bath Colonial 103 9/14/2012 \$300,000 \$295,000
List Office: Coldwell Banker Residential Brokerage - Chicopee (413) 536-0573 **List Agent:** The Poissant & Neveu Team
Sale Office: Delap Real Estate LLC (413) 256-4600 **Sale Agent:** Sally Malsch
 71388794SLD 608 South Pleasant Street Amherst, MA 12 room, 5 bed, 3f 0h bath Colonial 111 9/14/2012 \$498,000 \$440,000
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6810 **List Agent:** Jacki Zuzgo
Sale Office: Jones Group REALTORS® (413) 549-3700 Ext. 6860 **Sale Agent:** Justine Rosewarne

Single Family Listings: 129 **Avg. Liv.Area SqFt:** 1,949.19 **Avg. List\$:** \$337,794 **Avg. List\$/SqFt:** \$178 **Avg. DOM:** 148.26
Avg. Sale\$: \$321,215 **Avg. Sale\$/SqFt:** \$169

Condominium Listings

MLS #	Status	Address	Town	Description	DOM	Sale Date	List Price	Sale Price
71203611SLD		26 Greenleaves Drive U:601	Amherst, MA	4 room, 2 bed, 1f 0h bath Mid-Rise	161	9/27/2011	\$140,000	\$140,000
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6820 List Agent: Larry Miller Sale Office: Jones Group REALTORS® (413) 549-3700 Ext. 6820 Sale Agent: Larry Miller								
71280403SLD		25 Greenleaves Drive U:509	Amherst, MA	3 room, 1 bed, 1f 0h bath Garden	200	9/28/2011	\$144,900	\$135,000
List Office: Greenleaves Realty Group (413) 253-1800 List Agent: Margaret E Mileski Sale Office: Greenleaves Realty Group (413) 253-1800 Sale Agent: Margaret E Mileski								
71256692SLD		242 Northeast U:21	Amherst, MA	5 room, 2 bed, 1f 0h bath Garden	55	10/18/2011	\$159,900	\$151,750
List Office: Prudential Sawicki Real Estate (413) 549-2600 Ext. 24 List Agent: Judith Rivard Sale Office: Delap Real Estate, LLC (413) 586-9111 Ext. 101 Sale Agent: Dennis J. Delap								
71203490SLD		20 Salem Place U:20	Amherst, MA	4 room, 2 bed, 1f 1h bath Half-Duplex	164	11/4/2011	\$134,900	\$134,900
List Office: Prudential Sawicki Real Estate (413) 549-2600 List Agent: Sally Malsch Sale Office: Prudential Sawicki Real Estate (413) 549-2600 Sale Agent: Sally Malsch								
71295182SLD		15 Pine Hollow U:15	Amherst, MA	7 room, 3 bed, 3f 0h bath Garden	15	11/9/2011	\$465,000	\$429,000
List Office: Coldwell Banker Residential Brokerage - Belchertown (413) 323-0815 List Agent: Lauren Robertson Sale Office: Jones Group REALTORS® (413) 549-3700 Ext. 6886 Sale Agent: Claudette Boudreau								
71253588SLD		170 E. Hadley Rd. U:14	Amherst, MA	3 room, 1 bed, 1f 0h bath Garden	94	11/10/2011	\$93,000	\$91,000
List Office: Century 21 Hometown Associates (413) 568-2491 List Agent: Hsiu Li Kelley Sale Office: Century 21 Hometown Associates (413) 568-2491 Sale Agent: Linda Tersavich								
71297341SLD		25 Greenleaves Drive U:521	Amherst, MA	4 room, 2 bed, 2f 0h bath Garden	21	12/7/2011	\$200,000	\$192,900
List Office: Greenleaves Realty Group (413) 253-1800 List Agent: Margaret E Mileski Sale Office: Prudential Sawicki Real Estate (413) 549-2600 Sale Agent: Sally Malsch								
71224517SLD		18 Bedford Court U:18	Amherst, MA	6 room, 3 bed, 1f 1h bath Townhouse	227	12/12/2011	\$199,900	\$195,000
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6822 List Agent: Joyce Fill Sale Office: Jones Group REALTORS® (413) 549-3700 Ext. 6850 Sale Agent: Jim Lumley								
71302341SLD		26 Greenleaves Drive U:629	Amherst, MA	4 room, 2 bed, 1f 0h bath Garden	23	12/21/2011	\$159,900	\$149,000
List Office: Greenleaves Realty Group (413) 253-1800 List Agent: Margaret E Mileski Sale Office: Jones Group REALTORS® (413) 549-3700 Ext. 6888 Sale Agent: William Morrissey								

70249752SLD	50 Meadow Street U:12	Amherst, MA	4 room, 2 bed, 1f 1h bath Townhouse	2269 12/23/2011	\$129,900	\$121,700
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6830			List Agent: Betsy Egan			
Sale Office: Jones Group REALTORS® (413) 549-3700 Ext. 6852			Sale Agent: Suzanne LaVerdiere			
71262294SLD	170 East Hadley Road U:27	Amherst, MA	5 room, 2 bed, 1f 1h bath Townhouse	169 12/28/2011	\$134,900	\$120,000
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6820			List Agent: Larry Miller			
Sale Office: Prudential Sawicki Real Estate (413) 549-2600 Ext. 23			Sale Agent: Barbara Weisman			
71169157SLD	49 Autumn Lane U:49	Amherst, MA : South Amherst	6 room, 3 bed, 1f 1h bath Townhouse	371 1/20/2012	\$219,900	\$214,725
List Office: Coldwell Banker Residential Brokerage - Belchertown (413) 323-0815 Ext. 3029			List Agent: Donald Noble			
Sale Office: Jones Group REALTORS® (413) 549-3700 Ext. 6820			Sale Agent: Larry Miller			
71198603SLD	25 Greenleaves Drive U:508	Amherst, MA	3 room, 1 bed, 1f 0h bath Garden	278 1/20/2012	\$141,000	\$135,500
List Office: Greenleaves Realty Group (413) 253-1800			List Agent: Margaret E Mileski			
Sale Office: Coldwell Banker Residential Brokerage - Belchertown (413) 323-0815 Ext. 3029			Sale Agent: Donald Noble			
71240050SLD	11 Sutton Court U:11	Amherst, MA	6 room, 3 bed, 1f 1h bath Townhouse	197 1/25/2012	\$189,990	\$182,000
List Office: Coldwell Banker Residential Brokerage - Belchertown (413) 323-0815 Ext. 3029			List Agent: Donald Noble			
Sale Office: Prudential Sawicki Real Estate (413) 549-2600 Ext. 36			Sale Agent: Kate Hogan			
70777354SLD	50 Meadow Street U:75	Amherst, MA	4 room, 2 bed, 1f 1h bath Townhouse	1331 3/1/2012	\$129,900	\$115,000
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6830			List Agent: Betsy Egan			
Sale Office: Jones Group REALTORS® (413) 323-7295			Sale Agent: The Bay Path Team			
71322961SLD	1 Baldwin Ln U:1	Amherst, MA	6 room, 3 bed, 2f 0h bath Garden	59 3/1/2012	\$342,000	\$333,000
List Office: Prudential Sawicki Real Estate (413) 549-2600			List Agent: Sally Malsch			
Sale Office: Jones Group REALTORS® (413) 549-3700 Ext. 6830			Sale Agent: Betsy Egan			
71295367SLD	6 Sutton Court U:6	Amherst, MA	5 room, 2 bed, 1f 0h bath Townhouse	145 3/30/2012	\$175,900	\$170,000
List Office: Coldwell Banker Residential Brokerage - Chicopee (413) 536-0573 Ext. 3029			List Agent: Donald Noble			
Sale Office: Jones Group REALTORS® (413) 549-3700 Ext. 6852			Sale Agent: Suzanne LaVerdiere			
71280733SLD	32 Webster Court U:32	Amherst, MA	4 room, 2 bed, 1f 0h bath Townhouse	200 4/13/2012	\$163,500	\$158,500
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6814			List Agent: The Hamel Team			
Sale Office: Jones Group REALTORS® (413) 549-3700			Sale Agent: Scott Ardizzone			
71273685SLD	170 E Hadley Rd U:17	Amherst, MA	7 room, 3 bed, 1f 1h bath Townhouse	392 5/1/2012	\$145,000	\$142,500
List Office: Sawicki Real Estate (413) 549-2600 Ext. 21			List Agent: Steven Palatt			
Sale Office: Jones Group REALTORS® (413) 549-3700 Ext. 6834			Sale Agent: Chick Delano			
71297644SLD	25 Greenleaves Drive U:522	Amherst, MA	4 room, 2 bed, 1f 0h bath Garden	207 5/5/2012	\$170,000	\$160,000
List Office: Greenleaves Realty Group (413) 253-1800			List Agent: Margaret E Mileski			
Sale Office: Greenleaves Realty Group (413) 253-1800			Sale Agent: Margaret E Mileski			
71347388SLD	26 McIntosh Drive U:26	Amherst, MA	4 room, 2 bed, 1f 1h bath Townhouse	27 5/7/2012	\$229,900	\$218,000
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6868			List Agent: Roy Johnson			
Sale Office: Jones Group REALTORS® (413) 549-3700			Sale Agent: Scott Ardizzone			
71309973SLD	170 HADLEY RD U:140	Amherst, MA	3 room, 1 bed, 1f 0h bath Garden	182 5/11/2012	\$98,500	\$94,000
List Office: Coldwell Banker Residential Brokerage - Franklin (508) 541-6200			List Agent: Phyllis Morgante			

Sale Office: Byron Realty, Corp. (866) 641-7824 Ext. 16		Sale Agent: Dee Collard					
71313719SLD	14 Greenleaves Drive U:14 Amherst, MA	4 room, 2 bed, 2f 0h bath Garden	120	5/11/2012	\$267,500	\$265,000	
List Office: Greenleaves Realty Group (413) 253-1800		List Agent: Margaret E Mileski					
Sale Office: Prudential Sawicki Real Estate (413) 549-2600		Sale Agent: Sally Malsch					
71246116SLD	23 Greenleaves Drive U:132 Amherst, MA	4 room, 2 bed, 2f 0h bath Mid-Rise	204	5/30/2012	\$218,500	\$210,000	
List Office: Greenleaves Realty Group (413) 253-1800		List Agent: Margaret E Mileski					
Sale Office: Greenleaves Realty Group (413) 253-1800		Sale Agent: Margaret E Mileski					
71335809SLD	170 E Hadley Rd U:21 Amherst, MA	5 room, 2 bed, 1f 1h bath Townhouse	34	5/31/2012	\$108,500	\$87,000	
List Office: Gravel Real Estate Associates (413) 967-7353		List Agent: Courtney Shaw					
Sale Office: Gravel Real Estate Associates (413) 967-7353		Sale Agent: Courtney Shaw					
71355747SLD	11 Salem Pl U:11 Amherst, MA	5 room, 2 bed, 2f 1h bath Townhouse	37	6/1/2012	\$174,500	\$160,000	
List Office: N & Co. (413) 221-2910		List Agent: Naomi M. Elliott					
Sale Office: Trademark Real Estate (413) 665-2155		Sale Agent: Xian Dole					
71360647SLD	22 Autumn Lane U:22 Amherst, MA	5 room, 2 bed, 1f 1h bath Townhouse	65	6/6/2012	\$224,900	\$217,500	
List Office: Delap Real Estate LLC (413) 256-4600		List Agent: Sally Malsch					
Sale Office: Jones Group REALTORS® (413) 549-3700 Ext. 6850		Sale Agent: Jim Lumley					
71358599SLD	15 Emerson Ct U:15 Amherst, MA	6 room, 3 bed, 1f 1h bath Townhouse	70	6/12/2012	\$214,900	\$206,000	
List Office: Delap Real Estate LLC (413) 256-4600		List Agent: Sally Malsch					
Sale Office: Jones Group REALTORS® (413) 549-3700 Ext. 6868		Sale Agent: Roy Johnson					
71195558SLD	25 Greenleaves Drive U:523 Amherst, MA	4 room, 2 bed, 2f 0h bath Garden	423	6/18/2012	\$188,000	\$213,700	
List Office: Greenleaves Realty Group (413) 253-1800		List Agent: Margaret E Mileski					
Sale Office: Sawicki Real Estate (413) 549-2600 Ext. 29		Sale Agent: Rick Sawicki					
71364996SLD	23 Greenleaves U:135 Amherst, MA	4 room, 2 bed, 1f 0h bath Garden	50	6/26/2012	\$154,900	\$151,000	
List Office: Sawicki Real Estate (413) 549-2600 Ext. 14		List Agent: Maryellen Stokarski					
Sale Office: Greenleaves Realty Group (413) 253-1800		Sale Agent: Margaret E Mileski					
71368738SLD	82 Pine Grove U:82 Amherst, MA	3 room, 1 bed, 1f 0h bath Half-Duplex	27	7/2/2012	\$135,000	\$134,500	
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6814		List Agent: The Hamel Team					
Sale Office: Jones Group REALTORS® (413) 549-3700 Ext. 6828		Sale Agent: Ann B. Sutliff					
71294111SLD	25 Greenleaves Drive U:520 Amherst, MA	4 room, 2 bed, 2f 0h bath Garden	235	7/16/2012	\$215,000	\$215,000	
List Office: Greenleaves Realty Group (413) 253-1800		List Agent: Margaret E Mileski					
Sale Office: Jones Group REALTORS® (413) 549-3700 Ext. 6820		Sale Agent: Wentworth Miller Team					
71216815SLD	16 Amity Place U:16 Amherst, MA	6 room, 3 bed, 2f 1h bath Townhouse	450	7/26/2012	\$259,900	\$243,000	
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6868		List Agent: Roy Johnson					
Sale Office: Jones Group REALTORS® (413) 549-3700 Ext. 6886		Sale Agent: Claudette Boudreau					
70960883SLD	25 Greenleaves Drive U:518 Amherst, MA	5 room, 3 bed, 2f 0h bath Low-Rise	668	7/31/2012	\$240,000	\$255,000	
List Office: Greenleaves Realty Group (413) 253-1800		List Agent: Margaret E Mileski					
Sale Office: Jones Group REALTORS® (413) 549-3700 Ext. 6888		Sale Agent: William Morrissey					
71357266SLD	170 East Hadley Road U:74 Amherst, MA	4 room, 2 bed, 1f 1h bath Townhouse	67	8/1/2012	\$132,500	\$120,000	
List Office: Jones Group REALTORS® (413) 549-3700		List Agent: Scott Ardizzone					

Sale Office: Delap Real Estate LLC (413) 256-4600 **Sale Agent:** Gregory Haughton
 71306718SLD 170 East Hadley Road U:115 Amherst, MA 5 room, 2 bed, 1f 1h bath Townhouse 171 8/6/2012 \$149,900 \$140,000
List Office: Coldwell Banker Residential Brokerage - Chicopee (413) 536-0573 **List Agent:** Paula Davitt
Sale Office: Delap Real Estate, LLC (413) 586-9111 **Sale Agent:** Sally Malsch
 71353621SLD 23 Greenleaves Drive U:111 Amherst, MA 4 room, 2 bed, 1f 0h bath Garden 84 8/13/2012 \$147,500 \$143,500
List Office: Greenleaves Realty Group (413) 253-1800 **List Agent:** Margaret E Mileski
Sale Office: Greenleaves Realty Group (413) 253-1800 **Sale Agent:** Margaret E Mileski
 71368823SLD 15 Webster Ct U:15 Amherst, MA 5 room, 2 bed, 1f 0h bath Townhouse 91 8/15/2012 \$167,500 \$166,000
List Office: Delap Real Estate LLC (413) 256-4600 **List Agent:** Sally Malsch
Sale Office: Jones Group REALTORS® (413) 323-7295 Ext. 6236 **Sale Agent:** James F. Potter
 71378854SLD 41 Pine Grove U:41 Amherst, MA 6 room, 3 bed, 2f 0h bath Detached 85 8/17/2012 \$232,500 \$230,000
List Office: Delap Real Estate LLC (413) 256-4600 **List Agent:** Sally Malsch
Sale Office: Jones Group REALTORS® (413) 549-3700 Ext. 6888 **Sale Agent:** William Morrissey
 71361268SLD 17 Winston Ct U:17 Amherst, MA 6 room, 3 bed, 1f 1h bath Townhouse 146 8/17/2012 \$199,900 \$192,000
List Office: Delap Real Estate LLC (413) 256-4600 **List Agent:** Sally Malsch
Sale Office: Delap Real Estate LLC (413) 256-4600 **Sale Agent:** Sally Malsch
 71216544SLD 36 Salem Pl U:36 Amherst, MA 5 room, 2 bed, 1f 1h bath Garden 491 8/17/2012 \$159,500 \$149,500
List Office: Sawicki Real Estate (413) 549-2600 Ext. 21 **List Agent:** Steven Palatt
Sale Office: Sawicki Real Estate (413) 549-2600 **Sale Agent:** Michael Seward
 71331538SLD 252 West Street U:18 Amherst, MA 5 room, 2 bed, 1f 0h bath Townhouse 457 8/24/2012 \$129,900 \$115,000
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6868 **List Agent:** Roy Johnson
Sale Office: Jones Group REALTORS® (413) 549-3700 Ext. 6830 **Sale Agent:** Betsy Egan
 71383007SLD 30 Boltwood Walk U:5 Amherst, MA 4 room, 2 bed, 1f 0h bath Garden 93 8/27/2012 \$184,900 \$170,000
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6828 **List Agent:** Ann B. Sutliff
Sale Office: Jones Group REALTORS® (413) 549-3700 Ext. 6834 **Sale Agent:** Chick Delano
 71398081SLD 50 Autumn Lane U:50 Amherst, MA 7 room, 3 bed, 2f 1h bath Townhouse 69 8/29/2012 \$254,900 \$251,500
List Office: Delap Real Estate LLC (413) 256-4600 Ext. 2003 **List Agent:** Christine Lau
Sale Office: Jones Group REALTORS® (413) 549-3700 Ext. 6844 **Sale Agent:** Dee Waterman
 71330250SLD 50 Meadow Street U:53 Amherst, MA 4 room, 2 bed, 1f 1h bath Townhouse 184 8/31/2012 \$124,900 \$121,500
List Office: Jones Group REALTORS® (413) 585-0400 Ext. 6950 **List Agent:** Ray Hiltbold
Sale Office: Delap Real Estate LLC (413) 256-4600 **Sale Agent:** Aisjah Flynn
 71342619SLD 44 Pine Hollow U:44 Amherst, MA 6 room, 2 bed, 2f 1h bath Townhouse 123 9/7/2012 \$330,000 \$310,000
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6820 **List Agent:** Wentworth Miller Team
Sale Office: Jones Group REALTORS® (413) 549-3700 Ext. 6820 **Sale Agent:** Wentworth Miller Team
 71386106SLD 25 Webster Ct U:15 Amherst, MA 5 room, 2 bed, 1f 0h bath Townhouse 110 9/14/2012 \$174,900 \$163,000
List Office: Delap Real Estate LLC (413) 256-4600 **List Agent:** Sally Malsch
Sale Office: Jones Group REALTORS® (413) 549-3700 Ext. 6812 **Sale Agent:** Nancy Hamel

Condominium Listings: 47 Avg. Liv.Area SqFt: 1,082.19 Avg. List\$: \$186,347 Avg. List\$/SqFt: \$172 Avg. DOM: 241.30

Avg. Sale\$: \$179,004 Avg. Sale\$/SqFt: \$165

Multi-Family Listings

MLS #	Status	Address	Town	Description	DOM	Sale Date	List Price	Sale Price
71063340	SLD	220 North East Street	Amherst, MA	2 unit, 12 total room, 8 total bedroom 2 Family	273	11/30/2011	\$369,000	\$360,000
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6828 List Agent: Ann B. Sutliff Sale Office: Jones Group REALTORS® (413) 549-3700 Ext. 6828 Sale Agent: Ann B. Sutliff								
71282306	SLD	162 South East Street	Amherst, MA	1 unit, 16 total room, 9 total bedroom 2 Family	126	1/18/2012	\$369,900	\$325,000
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6830 List Agent: Betsy Egan Sale Office: Jones Group REALTORS® (413) 549-3700 Ext. 6810 Sale Agent: Jacki Zuzgo								
71353647	SLD	321 Lincoln Ave	Amherst, MA	3 unit, 16 total room, 8 total bedroom 3 Family	2	6/25/2012	\$470,000	\$469,000
List Office: Sawicki Real Estate (413) 549-2600 Ext. 21 List Agent: Steven Palatt Sale Office: Sawicki Real Estate (413) 549-2600 Ext. 23 Sale Agent: Barbara Weisman								
71370269	SLD	559 Pulpit Hill Rd	Amherst, MA	2 unit, 10 total room, 6 total bedroom 2 Family	127	7/11/2012	\$320,000	\$320,000
List Office: Coldwell Banker Residential Brokerage - Chicopee (413) 536-0573 List Agent: Sharon I. Riley Sale Office: Coldwell Banker Residential Brokerage - Chicopee (413) 536-0573 Sale Agent: Sharon I. Riley								
71370272	SLD	579 Pulpit Hill Rd	Amherst, MA	2 unit, 10 total room, 6 total bedroom 2 Family - 2 Units Side by Side	127	7/11/2012	\$350,000	\$330,000
List Office: Coldwell Banker Residential Brokerage - Chicopee (413) 536-0573 List Agent: Sharon I. Riley Sale Office: Coldwell Banker Residential Brokerage - Chicopee (413) 536-0573 Sale Agent: Sharon I. Riley								
71370730	SLD	194 College Street	Amherst, MA	2 unit, 7 total room, 3 total bedroom 2 Family	67	7/20/2012	\$240,000	\$225,000
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6820 List Agent: Wentworth Miller Team Sale Office: Jones Group REALTORS® (413) 549-3700 Ext. 6810 Sale Agent: Jacki Zuzgo								
71258453	SLD	94 Gray Street	Amherst, MA	2 unit, 12 total room, 8 total bedroom 2 Family	343	8/31/2012	\$525,000	\$510,000
List Office: Jones Group REALTORS® (413) 549-3700 Ext. 6828 List Agent: Ann B. Sutliff Sale Office: Jones Group REALTORS® (413) 549-3700 Ext. 6814 Sale Agent: The Hamel Team								

Multi-Family Listings: 7 Avg. Liv.Area SqFt: 2,485.14 Avg. List\$: \$377,700 Avg. List\$/SqFt: \$155 Avg. DOM: 152.14

Avg. Sale\$: \$362,714 Avg. Sale\$/SqFt: \$149

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Mortgage Rates

Print All Mortgage Rates

All rates subject to change without notice.

Fixed Rate Products - PURCHASE - Get Quote & Apply Online below

Rates as of Monday, September 17, 2012							
Product Description	Points	Origination Fee	Interest Rate	Annual Percentage Rate	Payment per \$1,000	Payments	Closing Costs
10 Year - Fixed Rate - Purchase							
10 Year	0.000	\$0.00	3.125%	3.233%	\$9.71	Show Payments and Rates	\$4,576.30
12 Year - Fixed Rate - Purchase							
12 Year	0.000	0.000%	3.125%	3.216%	\$8.34	Show Payments and Rates	\$4,576.30
15 Year - Fixed Rate - Purchase							
15 Year	0.000	0.000%	3.125%	3.201%	\$6.97	Show Payments and Rates	\$4,576.30
15 Year	1.000	0.000%	3.000%	3.221%	\$6.91	Show Payments and Rates	\$5,571.05
15 Year	2.000	0.000%	2.875%	3.242%	\$6.85	Show Payments and Rates	\$6,565.95
20 Year - Fixed Rate - Purchase							
20 Year	0.000	0.000%	3.500%	3.560%	\$5.80	Show Payments and Rates	\$4,591.90
20 Year	1.000	0.000%	3.375%	3.548%	\$5.74	Show Payments and Rates	\$5,586.80
20 Year	2.000	0.000%	3.250%	3.537%	\$5.67	Show Payments and Rates	\$6,581.55
30 Year - Fixed Rate - Purchase							
30 Year	0.000	0.000%	3.750%	3.793%	\$4.63	Show Payments and Rates	\$4,602.40
30 Year	1.000	0.000%	3.625%	3.750%	\$4.56	Show Payments and Rates	\$5,597.15
30 Year	2.000	0.000%	3.500%	3.707%	\$4.49	Show Payments and Rates	\$6,591.90
APPLY ONLINE							

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Fixed Rate Products - REFINANCE - Get a Quote & Apply Online below

Rates as of Monday, September 17, 2012								
Product Description	Points	Origination Fee	Interest Rate	Annual Percentage Rate	Fully Indexed Rate	Payment per \$1,000	Payments	Closing Costs
10 Year - Fixed Rate - Refinance								
10 Year -Refinance	0.000	0.000%	3.125%	3.236%	N/A	\$9.71	Show Payments and Rates	\$3,698.70
12 Year - Fixed Rate - Refinance								
12 Year -Refinance	0.000	0.000%	3.125%	3.219%	N/A	\$8.34	Show Payments and Rates	\$3,698.70
15 Year - Fixed Rate - Refinance								

15 Year - Refinance	0.000	0.000%	3.125%	3.201%	N/A	\$6.97	Show Payments and Rates	\$3,698.70
15 Year - Refinance	1.000	0.000%	3.000%	3.221%	N/A	\$6.91	Show Payments and Rates	\$4,693.45
15 Year - Refinance	2.000	0.000%	2.875%	3.242%	N/A	\$6.85	Show Payments and Rates	\$5,688.35
20 Year - Fixed Rate - Refinance								
20 Year - Refinance	0.000	0.000%	3.500%	3.560%	N/A	\$5.80	Show Payments and Rates	\$3,714.30
20 Year - Refinance	1.000	0.000%	3.375%	3.548%	N/A	\$5.74	Show Payments and Rates	\$4,709.20
20 Year - Refinance	2.000	0.000%	3.250%	3.537%	N/A	\$5.67	Show Payments and Rates	\$5,703.95
30 Year - Fixed Rate - Refinance								
30 Year - Refinance	0.000	0.000%	3.750%	3.793%	N/A	\$4.63	Show Payments and Rates	\$3,724.80
30 Year - Refinance	1.000	0.000%	3.625%	3.750%	N/A	\$4.56	Show Payments and Rates	\$4,719.55
30 Year - Refinance	2.000	0.000%	3.500%	3.707%	N/A	\$4.49	Show Payments and Rates	\$5,714.30
APPLY ONLINE								

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Adjustable Rate Products - PURCHASE - Get Quote & Apply Online below

Rates as of Monday, September 17, 2012								
Product Description	Points	Origination Fee	Interest Rate	Annual Percentage Rate	Fully Indexed Rate	Payment per \$1,000	Payments	Closing Costs
5/1 Year Adjustable Rate - 30 Year term - PURCHASE								
5/1 Year ARM - 30 Year term	0.000	0.000%	4.000%	4.044%	4.000%	\$4.77	Show Payments and Rates	\$4,612.75
5/1 Year Adjustable Rate - 30 Year term - No Closing Costs - PURCHASE								
5/1 Year ARM - 30 Year term - No Closing Costs	0.000	0.000%	5.000%	4.414%	4.000%	\$5.37	Show Payments and Rates	\$2,260.95
APPLY ONLINE								

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Adjustable Rate Products - REFINANCE - Get Quote & Apply Online below

Rates as of Monday, September 17, 2012								
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Product Description	Points	Origination Fee	Interest Rate	Annual Percentage Rate	Fully Indexed Rate	Payment per \$1,000	Payments	Closing Costs
5/1 Year Adjustable Rate - 30 Year term - REFINANCE								
5 Year ARM - 30 Year term - Refi	0.000	0.000%	4.000%	4.044%	4.000%	\$4.77	Show Payments and Rates	\$3,735.15
5/1 Year Adjustable Rate - 30 Year term - No Closing Costs - REFINANCE								
5 Year ARM - 30 Year term - No Closing Costs - Refinance	0.000	0.000%	5.000%	4.367%	4.000%	\$5.37	Show Payments and Rates	\$1,808.35
APPLY ONLINE								

Maximum LTV 95%

No Closing Cost Product requires a bank selected attorney.

5/1 Year Adjustable Rate is fixed for the first 5 years and will adjust annually thereafter.

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Special Program Loans - Get Quote & Apply Online below

Rates as of Monday, September 17, 2012								
Product Description	Points	Origination Fee	Interest Rate	Annual Percentage Rate	Fully Indexed Rate	Payment per \$1,000	Payments	Closing Costs
30 Year - Fixed Rate - No Closing Costs - PURCHASE								
30 Year Fixed - No closing Costs	0.000	0.000%	5.000%	5.000%	N/A	\$5.37	Show Payments and Rates	\$2,260.95
MassHousing Mortgage (3% Down)								
MassHousing	0.000	0.000%	3.625%	3.664%	N/A	\$4.56	Show Payments and Rates	\$4,535.10
Mass Housing Mortgage - NO PMI (3% Down)								
MassHousing - NO PMI	0.000	0.000%	4.000%	4.040%	N/A	\$4.77	Show Payments and Rates	\$4,550.70
5/1 Year ARM - 30 Year term - FTHB								
FTHB - 5/1 ARM	0.000	0.000%	4.000%	4.000%	4.000%	\$4.77	Show Payments and Rates	\$4,747.75
APPLY ONLINE								

Special Program Loans may have additional qualification requirements such as, but not limited to: first time home buyer, income caps, property requirements. Please inquire or visit the above listed websites for more information. No Closing Cost Product requires a bank selected closing attorney. No Closing Cost Product not available for construction or jumbo products.

5/1 Year Adjustable Rate is fixed for the first 5 years and will adjust annually thereafter.

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USDA - (0% Down) - Get Quote & Apply Online below

Visit USDA.gov for more info.

Rates as of Monday, September 17, 2012								
Product Description	Points	Origination Fee	Interest Rate	Annual Percentage Rate	Fully Indexed Rate	Payment per \$1,000	Payments	Closing Costs
USDA Rural Development - Purchase								

USDA - 30 Year term -Purchase	0.000	0.000%	3.750%	3.929%	N/A	\$4.63	Show Payments and Rates	\$6,737.40
USDA Rural Development - Refinance								
USDA - 30 Year term - Refinance	0.000	0.000%	3.750%	3.887%	N/A	\$4.63	Show Payments and Rates	\$5,784.80
APPLY ONLINE								

USDA fees are 2% for purchase transactions and 1.50% for refinance transactions

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Soft Second Loan Special Program - (3% Down)

Visit www.mhp.net for more info

Rates as of Monday, September 17, 2012								
Product Description	Points	Origination Fee	Interest Rate	Annual Percentage Rate	Fully Indexed Rate	Payment per \$1,000	Payments	Closing Costs
Soft Second 1st Mortgage								
Soft Second Loan	0.000	0.000%	3.750%	3.750%	N/A	\$4.63	Show Payments and Rates	\$4,737.40

Special Program Loans may have additional qualification requirements such as, but not limited to: first time home buyer, income caps, property requirements. Please inquire or visit the above listed websites for more information. No Closing Cost Product requires a bank selected closing attorney. No Closing Cost Product not available for construction or jumbo products.

5/1 Year Adjustable Rate is fixed for the first 5 years and will adjust annually thereafter.

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Construction Loans - Get Quote & Apply Online below

Rates as of Monday, September 17, 2012								
Product Description	Origination Fee	Interest Rate	Annual Percentage Rate	Fully Indexed Rate	Points	Payment per \$1,000	Closing Costs	Payments
Construction 15 Year Fixed								
Construction - 0 Points - 15 Years	0.000%	4.125%	4.262%	N/A	0.000	\$3.44	\$4,106.10	Show Payments and Rates
Construction 20 Year Fixed								
Construction - 0 Points - 20 Years	0.000%	4.500%	4.612%	N/A	0.000	\$3.75	\$4,106.10	Show Payments and Rates
Construction 30 Year Fixed								
Construction - 0 Points - 30 Years	0.000%	4.750%	4.835%	N/A	0.000	\$3.96	\$4,106.10	Show Payments and Rates
Construction 5/1 Adjustable Rate 30 Year Term								
Construction - 0 Points - 5/1 Adjustable Rate	0.000%	4.000%	4.081%	4.000%	0.000	\$3.33	\$4,106.10	Show Payments and Rates
APPLY ONLINE								

Maximum LTV 70%

5/1 Year Adjustable Rate is fixed for the first five years and will adjust annually thereafter.

The payment shown for the first year is the most your payment will be based on an advance of the full amount of the loan. The actual first first year payments will be based upon the amount of the advance.

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Jumbo Fixed Rate Products - PURCHASE - Get Quote & Apply Online below

Rates as of Monday, September 17, 2012								
Product Description	Points	Origination Fee	Interest Rate	Annual Percentage Rate	Fully Indexed Rate	Payment per \$1,000	Payments	Closing Costs
Jumbo - Fixed Rate -15 Year								
Jumbo - Fixed Rate -15 Year	0.000	0.000%	4.125%	4.201%	N/A	\$7.46	Show Payments and Rates	\$5,353.00
Jumbo - Fixed Rate - 20 Year								
Jumbo - Fixed Rate - 20 Year	0.000	0.000%	4.500%	4.561%	N/A	\$6.33	Show Payments and Rates	\$5,368.60
Jumbo - Fixed Rate -30 Year								
Jumbo - Fixed Rate -30 Year	0.000	0.000%	4.750%	4.795%	N/A	\$5.22	Show Payments and Rates	\$5,378.95
APPLY ONLINE								

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Jumbo Fixed Rate Mortgage Products - REFINANCE - Get Quote & Apply Online below

Rates as of Monday, September 17, 2012								
Product Description	Points	Origination Fee	Interest Rate	Annual Percentage Rate	Fully Indexed Rate	Payment per \$1,000	Payments	Closing Costs
Jumbo - Fixed Rate -15 Year - Refinance								
Jumbo - Fixed Rate -15 Year Refinance	0.000	0.000%	4.125%	4.204%	N/A	\$7.46	Show Payments and Rates	\$4,775.40
Jumbo - Fixed Rate -20 Year - Refinance								
Jumbo - Fixed Rate -20 Year - Refinance	0.000	0.000%	4.500%	4.563%	N/A	\$6.33	Show Payments and Rates	\$4,791.00
Jumbo - Fixed Rate -30 Year - Refinance								
Jumbo - Fixed Rate - 30 Year - Refinance	0.000	0.000%	4.750%	4.796%	N/A	\$5.22	Show Payments and Rates	\$4,801.35
APPLY ONLINE								

Maximum LTV 70%

Jumbo Products apply to loans above \$417,000.

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Land Loans - Get Quote & Apply Online below

Rates as of Monday, September 17, 2012								
Product Description	Points	Origination Fee	Interest Rate	Annual Percentage Rate	Fully Indexed Rate	Payment per \$1,000	Payments	Closing Costs
1/1 ARM Land Loan								
Land Loans	0.000	0.000%	5.375%	4.395%	4.000%	\$10.79	Show Payments and Rates	\$3,443.55